

Search on 10/083726 (full Business Methods template)

To navigate this document: use FIND function {Ctrl-F}
~~ will find the beginning of each group of results
^ will find the tagged items

Information on Dialog databases can be found at:
<http://library.dialog.com/bluesheets/>

~~ Patent Literature: Inventor search

File 347: JAPI O Dec 1976-2007/Dec(Updated 080328)

(c) 2008 JPO & JAPI O

File 348: EUROPEAN PATENTS 1978-200836

(c) 2008 European Patent Office

File 349: PCT FULLTEXT 1979-2008/UB=20080904|UT=20080828

(c) 2008 WPO/Thomson

File 350: Derwent WPI X 1963-2008/UD=200857

(c) 2008 Thomson Reuters

Set	Items	Description
S1	9	AU=SHOEN E?
S2	50	AU=SHOEN S?
S3	320	AU=VENKATARAMAN S?
S4	5	AU=KESTNER J?
S5	378	S1 OR S2 OR S3 OR S4
S6	1	S5 AND ((NUMBER? ? OR NUMERIC?? OR IDENTIFY? OR CODE? ? OR - ID)(S)(COMPLET??? OR FULFILL? OR CONFIRM? OR VERIFY? OR CERTIFY? OR AUTHENTICAT??? OR PROOF OR PROV???) (S)(PREPAY??? OR PREPA- ID OR PRE)(PAY OR PAYS OR PAYING OR PAID) OR ESCROW)

^ 6/3/1 (Item 1 from file: 350)

DIALOG(R) File 350: Derwent WPI X

(c) 2008 Thomson Reuters. All rts. reserv.

0013402716 - Drawing available

WPI ACC NO: 2003-492914/200346

XRPX Acc No: N2003-391602

**Auxiliary service provision method in computer network marketplace,
involves expediting secondary transaction process for providing auxiliary
service between user and service provider, based on user input**

Patent Assignee: UHAUL INT INC (UHAUL-N)

Inventor: KESTNER J A ; SHOEN E J ; SHOEN S J ; VENKATARAMAN S

Patent Family (2 patents, 2 countries)

Patent		Application		Patent		Application	
Number	Kind	Date	Number	Kind	Date	Update	
US 20030078852	A1	20030424	US 200183726	A	20011019	200346	B
CA 2398508	A1	20030419	CA 2398508	A	20020815	200346	E

Priority Applications (no., kind, date): US 200183726 A 20011019

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20030078852	A1	EN	24	6		
CA 2398508	A1	EN				

~~ Non-Patent Literature: Inventor search: [part 1 of 2]

File 9: Business & Industry(R) Jul/1994-2008/Sep 04

(c) 2008 The Gale Group

File 15: ABI/Inform(R) 1971-2008/Sep 10

(c) 2008 ProQuest Info&Learning

File 610: Business Wre 1999-2008/Sep 11

(c) 2008 Business Wre.

File 613: PR Newswire 1999-2008/Sep 11

(c) 2008 PR Newswire Association Inc
 File 624: McGraw-Hill Publications 1985-2008/ Sep 11
 (c) 2008 McGraw-Hill Co. Inc
 File 634: San Jose Mercury Jun 1985-2008/ Jul 10
 (c) 2008 San Jose Mercury News
 File 810: Business Wire 1986-1999/ Feb 28
 (c) 1999 Business Wire
 File 813: PR Newswire 1987-1999/ Apr 30
 (c) 1999 PR Newswire Association Inc
 File 16: Gale Group PROMT(R) 1990-2008/ Sep 03
 (c) 2008 The Gale Group
 File 148: Gale Group Trade & Industry DB 1976-2008/ Sep 11
 (c) 2008 The Gale Group
 File 160: Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275: Gale Group Computer DB(TM) 1983-2008/ Sep 03
 (c) 2008 The Gale Group
 File 621: Gale Group New Prod. Annou. (R) 1985-2008/ Aug 21
 (c) 2008 The Gale Group
 File 636: Gale Group Newsletter DB(TM) 1987-2008/ Sep 02
 (c) 2008 Gale/Cengage
 File 35: Dissertation Abs Online 1861-2008/ Apr
 (c) 2008 ProQuest Info&Learning
 File 65: Inside Conferences 1993-2008/ Sep 10
 (c) 2008 BLDSC all rts. reserv.
 File 99: Wilson Appl. Sci & Tech Abs 1983-2008/ Aug
 (c) 2008 The HW Wilson Co.
 File 256: TecInfoSource 82-2008/ Jul
 (c) 2008 Info. Sources Inc
 File 474: New York Times Abs 1969-2008/ Sep 11
 (c) 2008 The New York Times
 File 475: Wall Street Journal Abs 1973-2008/ Sep 12
 (c) 2008 The New York Times
 File 583: Gale Group Global base(TM) 1986-2002/ Dec 13
 (c) 2002 The Gale Group
 File 635: Business Dateline(R) 1985-2008/ Sep 11
 (c) 2008 ProQuest Info&Learning
 File 570: Gale Group MARS(R) 1984-2008/ Sep 04
 (c) 2008 The Gale Group

Set	Items	Description
S1	0	AU=(SHOEN, E? OR SHOEN E? OR SHOEN(2N) E?) OR BY=SHOEN(2N) E?
S2	1	AU=(SHOEN, S? OR SHOEN S? OR SHOEN(2N) S?) OR BY=SHOEN(2N) S?
S3	351	AU=(VENKATARAMAN, S? OR VENKATARAMAN S? OR VENKATARAMAN(2N-) S?) OR BY=VENKATARAMAN(2N) S?
S4	15	AU=(KESTNER, J? OR KESTNER J? OR KESTNER(2N) J?) OR BY=KEST- NER(2N) J?
S5	367	S2 OR S3 OR S4
S6	0	S5 AND ((NUMBER? ? OR NUMERIC?? OR IDENTIFY? OR CODE? ? OR - ID)(S)(COMPLET??? OR FULFILL? OR CONFIRM? OR VERIFY? OR CERTIFY? OR AUTHENTICAT??? OR PROOF OR PROV???) (S)(PREPAY??? OR PREPA- ID OR PRE)(PAY OR PAYS OR PAYING OR PAID) OR ESCROW)

~~ Non-Patent Literature: Inventor search: [part 2 of 2]

File 387: The Denver Post 1994-2008/ Sep 11
 (c) 2008 Denver Post
 File 471: New York Times Fulltext 1980-2008/ Sep 10
 (c) 2008 The New York Times
 File 492: Arizona Repub/Phoenix Gaz 19862002/ Jan 06
 (c) 2002 Phoenix Newspapers
 File 494: St LouisPost-Dispatch 1988-2008/ Sep 10
 (c) 2008 St Louis Post-Dispatch
 File 631: Boston Globe 1980-2008/ Sep 07
 (c) 2008 Boston Globe
 File 633: Phil. Inquirer 1983-2008/ Sep 11
 (c) 2008 Philadelphia Newspapers Inc
 File 638: Newsday/ New York Newsday 1987-2008/ Sep 11

(c) 2008 Newsday Inc.
 File 640: San Francisco Chronicle 1988-2008/ Sep 11
 (c) 2008 Chronicle Publ. Co.
 File 641: Rocky Mountain News Jun 1989-2008/ Sep 11
 (c) 2008 Scripps Howard News
 File 702: Miami Herald 1983-2008/ Sep 11
 (c) 2008 The Miami Herald Publishing Co.
 File 703: USA Today 1989-2008/ Sep 10
 (c) 2008 USA Today
 File 704: (Portland) The Oregonian 1989-2008/ Sep 06
 (c) 2008 The Oregonian
 File 713: Atlanta J/Const. 1989-2008/ Sep 07
 (c) 2008 Atlanta Newspapers
 File 714: (Baltimore) The Sun 1990-2008/ Sep 10
 (c) 2008 Baltimore Sun
 File 715: Christian Sci. Mon. 1989-2008/ Sep 12
 (c) 2008 Christian Science Monitor
 File 725: (Cleveland) Plain Dealer Aug 1991-2008/ Sep 10
 (c) 2008 The Plain Dealer
 File 735: St. Petersburg Times 1989- 2008/ Aug 29
 (c) 2008 St. Petersburg Times
 File 477: Irish Times 1999-2008/ Sep 11
 (c) 2008 Irish Times
 File 710: Times/Sun. Times(London) Jun 1988-2008/ Sep 11
 (c) 2008 Times Newspapers
 File 711: Independent(London) Sep 1988-2006/ Dec 12
 (c) 2006 Newspaper Publ. PLC
 File 756: Daily/Sunday Telegraph 2000-2008/ Sep 12
 (c) 2008 Telegraph Group
 File 757: Mirror Publications/Independent Newspapers 2000-2008/ Sep 08
 (c) 2008
 File 20: Dialog Global Reporter 1997-2008/ Sep 12
 (c) 2008 Dialog
 File 47: Gale Group Magazine DB(TM) 1959-2008/ Aug 22
 (c) 2008 The Gale group
 File 996: NewsRoom 2000-2003
 (c) 2008 Dialog

Set	Items	Description
S1	0	AU=(SHOEN, E? OR SHOEN E? OR SHOEN(2N) E?) OR BY=SHOEN(2N) E?
S2	0	AU=(SHOEN, S? OR SHOEN S? OR SHOEN(2N) S?) OR BY=SHOEN(2N) S?
S3	19	AU=(VENKATARAMAN, S? OR VENKATARAMAN S? OR VENKATARAMAN(2N-) S?) OR BY=VENKATARAMAN(2N) S?
S4	34	AU=(KESTNER, J? OR KESTNER J? OR KESTNER(2N) J?) OR BY=KEST- NER(2N) J?
S5	53	S3 OR S4
S6	0	S5 AND ((NUMBER? ? OR NUMERIC?? OR IDENTIFY? OR CODE? ? OR - ID)(S)(COMPLETE??? OR FULFILL? OR CONFIRM? OR VERIFY? OR CERTIFY? OR AUTHENTICAT??? OR PROOF OR PROV???) (S)(PREPAY??? OR PREPA- ID OR PRE() (PAY OR PAYS OR PAYING OR PAID) OR ESCROW)

~~ Non-Patent Literature: Full Text: [part 1 of 2]
 Dialog files: 9, 15, 16, 148, 160, 275, 570, 610, 613, 621, 624, 634, 635, 636, 810, 813

File 9: Business & Industry(R) Jul/1994-2008/ Sep 04
 (c) 2008 The Gale Group
 File 15: ABI/Inform(R) 1971-2008/ Sep 11
 (c) 2008 ProQuest Info&Learning
 File 16: Gale Group PROMT(R) 1990-2008/ Sep 03
 (c) 2008 The Gale Group
 File 148: Gale Group Trade & Industry DB 1976-2008/ Sep 11
 (c) 2008 The Gale Group
 File 160: Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275: Gale Group Computer DB(TM) 1983-2008/ Sep 03
 (c) 2008 The Gale Group
 File 570: Gale Group MARS(R) 1984-2008/ Sep 04
 (c) 2008 The Gale Group

File 610: Business Wire 1999-2008/ Sep 11
(c) 2008 Business Wire.
File 613: PR Newswire 1999-2008/ Sep 11
(c) 2008 PR Newswire Association Inc
File 621: Gale Group New Prod. Annou. (R) 1985-2008/ Aug 21
(c) 2008 The Gale Group
File 624: McGraw-Hill Publications 1985-2008/ Sep 11
(c) 2008 McGraw-Hill Co. Inc
File 634: San Jose Mercury Jun 1985-2008/ Jul 10
(c) 2008 San Jose Mercury News
File 635: Business Dateline (R) 1985-2008/ Sep 11
(c) 2008 ProQuest Info&Learning
File 636: Gale Group Newsletter DB(TM) 1987-2008/ Sep 03
(c) 2008 The Gale Group
File 810: Business Wire 1986-1999/ Feb 28
(c) 1999 Business Wire
File 813: PR Newswire 1987-1999/ Apr 30
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	1040063	(NUMBER? ? OR NUMERIC?? OR IDENTIFI ??? OR IDENTIFICATION OR IDENTIFY??? OR CODE? ? OR ID OR CERTIFICATE? ? OR CREDENTIAL? ? OR TOKEN? ?) (3N) (COMPLET??? OR FULFILL? OR CONFIRM? OR VERIFY? OR CERTIFY? OR AUTHENTICAT??? OR PROOF OR PROV???)
S2	63008	PREPAY??? OR PREPAID OR PRE() (PAY OR PAYS OR PAYING OR PAID) OR DEPOSIT???(2N) (ACCOUNT? ? OR FUND? ?) OR ESCROW
S3	885657	GOOD OR GOODS OR SERVICE OR SERVICES OR WORK OR TASK OR TASKS OR LABOR OR PRODUCT OR PRODUCTS OR MERCHANDISE OR WARES OR EQUIPMENT
S4	818183	COMPLET??? OR FINISH??? OR DONE OR PROVIDED??? OR ACCOMPLISH? OR FINAL? OR WRAP OR PERFORMED OR FULFILL? OR SUPPLIED OR FILLED OR FILLING OR EXPEDITED
S5	455742	HOST OR HOSTS OR PROVIDER OR PROVIDERS OR VENDOR OR VENDORS OR SUPPLIER OR SUPPLIERS OR MERCHANT OR MERCHANTS OR SELLER OR SELLERS OR TRADESM?N OR TECHNICIAN OR TECHNICIANS OR RETAILER OR RETAILERS OR TRADER OR TRADERS OR DEALER OR DEALERS
S6	643522	CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR PATRON OR PATRONS OR CONSUMER OR CONSUMERS OR INDIVIDUAL OR INDIVIDUALS OR PATRON OR PATRONS OR BUYER OR BUYERS OR PURCHASER OR PURCHASERS OR SHOPPER OR SHOPPERS OR USER OR USERS
S7	13669	S1(12N) S2
S8	413499	S3(12N) S4
S9	94720	S5(6N) S6
S10	44	S7(S) S8(S) S9
S11	32	S10 NOT PY>2001
S12	18	RD (unique items)

12/3, K/1 (Item 1 from file: 9)

DI ALOG (R) File 9: Business & Industry (R)
(c) 2008 The Gale Group. All rts. reserv.

02093918 Supplier Number: 25620939 (USE FORMAT 7 OR 9 FOR FULLTEXT)
eBay's Deal with Wells Fargo Allows Sellers to Accept Credit
(eBay's Billpoint subsidiary partners with Wells Fargo to launch new credit card service that makes it easy for sellers to accept credit cards; Wells Fargo will buy 35% stake in Billpoint as part of deal)

San Jose Mercury News , p N/A

March 02, 2000

DOCUMENT TYPE: Regional Newspaper (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 612

ABSTRACT:

...year ago, eBay bought a Redwood City company to solve the problem and Wednesday it **finally** rolled out a new credit card **service**. eBay said its Billpoint subsidiary has teamed up with Wells Fargo to make it easy...

...this summer Billpoint expects to roll out additional electronic payment services, such as online gift **certificates** and "electronic checks," which

would deduct payments from **buyers** ' bank **accounts** and **deposit funds** in **sellers** ' accounts. Billpoint also hopes to offer its services to users on other e-commerce Web...

12/3, K/2 (Item 1 from file: 15)

DI ALOG(R) File 15: ABI / Inform(R)

(c) 2008 ProQuest Info&Learning. All rts. reserv.

01197350 98-46745

The transition from decentralized to network-based MNC structures: An evolutionary perspective

Malnight, Thomas W

Journal of International Business Studies v27n1 PP: 43-65 First Quarter 1996

ISSN: 0047-2506 JRNL CODE: JIB

WORD COUNT: 8322

...TEXT: processing information. Individual savers were replaced by institutions managing money market funds, mutual funds, pension **funds**, **certificates** of **deposit**, and other similar investments. Rapid innovation resulted in new financial products, with traditional commercial credit...

...and thrifts, often offering integrated financial services by combining deposits, credits, investments, insurance, and information **services** into comprehensive financial packages. **Finally**, technological, institutional, and regulatory barriers separating national financial markets, limiting competition and restricting participation by...

...e., OECD) economies, were gradually blending into a single global financial market, affecting both the **suppliers** and **users** of capital. Overall, corporations began to fund operations from major worldwide money centers in multiple...

12/3, K/3 (Item 2 from file: 15)

DI ALOG(R) File 15: ABI / Inform(R)

(c) 2008 ProQuest Info&Learning. All rts. reserv.

00286459 85-26893

ABA Consumer Study Holds a Mixed Bag for Marketers

Carcione, Sandra G

Bank Marketing v17n7 PP: 30 Jul 1985

JRNL CODE: BNM

...ABSTRACT: Association (ABA) study of consumer attitudes showed that consumers are using more types of financial **services** but are using a wider variety of **providers** to obtain those **services**. The study noted increasing demand for auto/personal loans, individual retirement accounts, and money market **deposit accounts** / money market funds especially among the affluent, while demand for **certificates** of deposit increased among middle income **consumers**. Brokers, however, are often the preferred **sellers** of newer, more profitable services, while most surveyed still preferred banks for such traditional accounts...

12/3, K/4 (Item 3 from file: 15)

DI ALOG(R) File 15: ABI / Inform(R)

(c) 2008 ProQuest Info&Learning. All rts. reserv.

00278918 85-19352

Savings Institutions Join Retailers to Expand Customer Service

Nowesnick, Mary

Savings Institutions v106n5 PP: 11-15 May 1985

ISSN: 0036-5114 JRNL CODE: SLN

...ABSTRACT: financial institutions to increase the number of branches without a major investment and gives the **retailer** access to the banking **customer**. For example, Albuquerque Federal and Safeway Stores Inc.

recently agreed to let Albuquerque Federal install...

...increase its market share. In addition, K mart Corp., which already has its own insurance **products**, has agreed to lease space to 5 corporations who will **provide** financial **services** in 31 K mart stores. First Nationwide Savings, a \$9.1-billion institution, has 10 units in San Diego K mart stores that offer **certificates** of **deposits**, money market **accounts**, and equity loans.

12/3, K/5 (Item 1 from file: 16)

DIALOG(R) File 16: Gale Group PROMT(R)
(c) 2008 The Gale Group. All rts. reserv.

09533726 Supplier Number: 71067975 (USE FORMAT 7 FOR FULLTEXT)

TELEPHONE. (Industry Trend or Event)

Communications Daily, v21, n27, pNA

Feb 8, 2001

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1943

... competitive alternatives and deregulate telecom resale by hotels, motels and resorts except for requirement that **providers** notify **customers** of their rates and of any rate changes. For companies under alternative regulation plans approved 2 years. Other provisions would streamline process for obtaining state telecom **certificate** but require all **prepaid** and competitive telecom providers to obtain **certificate** or license from PUC, and for **prepaid providers** to post bond against failure to deliver **services**. Bill also would allow municipalities to **provide** telecom **services** to their citizens on their own or through joint ventures where fewer than 50% of...

12/3, K/6 (Item 2 from file: 16)

DIALOG(R) File 16: Gale Group PROMT(R)
(c) 2008 The Gale Group. All rts. reserv.

06955143 Supplier Number: 58722798 (USE FORMAT 7 FOR FULLTEXT)

MyPoints.com Provides Positive Outlook on Fourth Quarter.

PR Newswire, p5862

Jan 20, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 393

... market, investing in development on all fronts."

About MyPoints.com

MyPoints.com is a leading **provider** of Internet direct marketing **services** and **customer** loyalty infrastructure. The Company's database-driven direct marketing service, MyPoints(R), offers direct marketers...

...program may be redeemed for a wide variety of products and services, such as gift **certificates**, travel awards, and **prepaid** phone cards. The Company's approach to e-commerce provides Internet consumers with the opportunity...

12/3, K/7 (Item 3 from file: 16)

DIALOG(R) File 16: Gale Group PROMT(R)
(c) 2008 The Gale Group. All rts. reserv.

06955139 Supplier Number: 58722794 (USE FORMAT 7 FOR FULLTEXT)

MyPoints.com Announces Follow-On Public Offering.

PR Newswire, p5856

Jan 20, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 479

(Photo: <http://www.newscom.com/cgi-bin/prnh/19991006/MPLOGO>)

MyPoints.com is a leading **provider** of Internet direct marketing **services** and **customer** loyalty infrastructure. The Company's database-driven direct marketing service, MyPoints(R), offers direct marketers...

...program may be redeemed for a wide variety of products and services, such as gift **certificates**, travel awards, and **prepaid** phone cards. The Company's approach to e-commerce provides Internet consumers with the opportunity...

12/3, K/8 (Item 4 from file: 16)

DI ALOG(R) File 16: Gale Group PROMT(R)
(c) 2008 The Gale Group. All rts. reserv.

06568572 Supplier Number: 55468589 (USE FORMAT 7 FOR FULLTEXT)

Mellon Announces Significant Expansion of Online Banking.

PR Newswire, p1683

August 17, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 542

... customers enhanced access to their Mellon accounts. Located at www.mymellon.com the Internet-based **service** provides information on checking and savings **accounts**, **certificates** of **deposit**, loans, and retirement accounts, as well as links to Dreyfus investment and trading products. Through...

...small existing monthly fee, My Mellon even includes a Web Bill-Paying capability that allows **customers** to make payments to any **merchant** or **individual**.

" **Customers** today want not only the ability to bank and invest at any time, but they...

12/3, K/9 (Item 5 from file: 16)

DI ALOG(R) File 16: Gale Group PROMT(R)
(c) 2008 The Gale Group. All rts. reserv.

06567879 Supplier Number: 55466118 (USE FORMAT 7 FOR FULLTEXT)

Chio Consumer Counsel's Office urged Chio PUC not to authorize prepaid local phone service.

Communications Daily, v19, n157, pNA

August 16, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 129

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:

TEXT:

Chio Consumer Counsel's Office urged Chio PUC not to authorize prepaid local phone **service**, saying rates of such **providers** are unjust to **customers** in financial difficulty, who are **providers'** primary target market. Three prepaid local providers, NOW Communications, Smoke Signal Communications and Telstar Telecom have certification applications pending. Consumer Counsel Robert Tongren urged denial of **certificates** on ground that **prepaid** local **service** is contrary to public interest because **providers** prey on unfortunates. He said prepaid provider's upfront installation charges and monthly rates of \$38-\$50 for no-frills **service** are more than double those of regular local **providers** and are unreasonable. Prepaid **providers** say their **service** benefits public by **providing** alternative to "credit challenged" population that otherwise would be phoneless. Three **providers** said they serve 500,000 **customers**

nationally.

12/3, K/10 (Item 6 from file: 16)

DI ALOG(R) File 16: Gale Group PROMT(R)
(c) 2008 The Gale Group. All rts. reserv.

06416919 Supplier Number: 54906934 (USE FORMAT 7 FOR FULLTEXT)

Online broker purchases bank.

Private Banker International, pNA

June 14, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 346

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:

TEXT:

...bank, for \$1.8 billion. The paper-only deal will create the first Internet-only **provider** of brokerage and banking **service**. The move emphasises the growing desire among online brokers to transform into portal sites, offering...

...broader range of services than rival Internet-only brokers. These services will include making mutual **funds**, **certificates** of **deposit** and fixed-income securities, savings accounts, and bill-payments facilities available to customers. E*Trade...

...s land". "It will not be the source of cheap, quick trades that attracted early **customers** nor will it be an attractive **provider** of core transaction accounts," he argued, adding "most customers want a physical presence for making..."

12/3, K/11 (Item 7 from file: 16)

DI ALOG(R) File 16: Gale Group PROMT(R)
(c) 2008 The Gale Group. All rts. reserv.

05776992 Supplier Number: 50265437 (USE FORMAT 7 FOR FULLTEXT)

Retailers Use Electronic Gift Certificates to Replace Paper Gift

Certificate Programs.

Business Wre, p08261214

August 26, 1998

Language: English Record Type: Fulltext

Article Type: Article

Document Type: Newswire; Trade

Word Count: 378

... president of Finance for Ruth's Chris Steak House.

The E-Gift design resembles a **pre - paid** phone card, in that the value for the gift **certificate** is automatically debited with each use. Receipts are provided to gift certificate customers with up...

...denomination and can also be reloaded. E-gift provides a powerful and accurate way for **retailers** to get to know their **customer**'s buying habits at the point of sale. The program will also create a sleek...

...keeping and save time during issuance and redemption. It also can be used as a **prepaid** card, which can encompass gift **certificates** and **merchandise** returns.

About Datamark

Founded in 1992, Datamark is a leading **provider** of electronic customer loyalty and electronic gift certificate programs. Datamark's programs utilize smart card...

12/3, K/12 (Item 1 from file: 148)

DI ALOG(R) File 148: Gale Group Trade & Industry DB
(c) 2008 The Gale Group. All rts. reserv.

14092030 SUPPLIER NUMBER: 80504890 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Financial and business statistics. (Illustration) (Statistical Data Included)
 Federal Reserve Bulletin, 87, 11, A1(62)
 Nov, 2001
 DOCUMENT TYPE: Illustration Statistical Data Included ISSN: 0014-9209
 LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 20331 LINE COUNT: 09449

... not reasonably available from other sources, including
 special industry lenders. Such credit may be provided **when**
 exceptional
 circumstances (including sustained deposit drains, impaired access to
 money market funds, or sudden deterioration... 60.7
 72 Federal funds sold
 to and repurchase
 agreements with
 broker-dealers 39.1 40.8 45.0
 73 Other 18.6 16.5 15.7
 74 State and local... MAJOR MARKETS

1	Total index	100.0	147.5
2	Products	60.5	136.2
3	Final products	46.3	138.8
4	Consumer goods, total	29.1	123.0
5	Durable consumer goods	6.1	160.8
6	Automotive products	2.6	153.2...

12/3, K/13 (Item 2 from file: 148)
 DIALOG(R) File 148: Gale Group Trade & Industry DB
 (c) 2008 The Gale Group. All rts. reserv.

05800915 SUPPLIER NUMBER: 11882516 (USE FORMAT 7 OR 9 FOR FULL TEXT)
How information technology can revitalize mature businesses.
 Davis, Stanley; Davidson, Bill
 Planning Review (a publication of the Planning Forum), v20, n1, p10(6)
 Jan-Feb, 1992
 ISSN: 0094-064X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
 WORD COUNT: 4123 LINE COUNT: 00341

... The vendor processes the order and ultimately ships the product. A
 short while later, the **vendor** mails an invoice to the **customer**. The
 invoice goes to the customer's payables department where, after a suitable
 time interval... products, services, and resources, and to configure any
 combination of them with seamless order entry, **fulfillment**, and
 settlement. It doesn't **work** that way today. Entering the 1990s, the more
 typical transaction is fragmented, inefficient, and frightfully...

12/3, K/14 (Item 1 from file: 160)
 DIALOG(R) File 160: Gale Group PROMT(R)
 (c) 1999 The Gale Group. All rts. reserv.

01032261
Debate Grows On Retailers' Bank Services.
 Wall Street Journal 3 Star, Eastern (Princeton, NJ) Edition May 18, 1984
 p. 291

Retailers are attempting to become full **providers** of financial
services. Various retailers already **provide** investment banking
services, financial advice, **certificates** of **deposit**, money-market
funds and insurance. However, they also want authority to take deposits
 and make loans nationally. The **retailers** argue that **consumers** want the
 convenience they can offer but Congress is debating legislation that would
 variously sharpen...

12/3, K/15 (Item 1 from file: 610)

DI ALOG(R) File 610: Business Wre
(c) 2008 Business Wre. All rts. reserv.

00452415 20010130030B0850 (USE FORMAT 7 FOR FULLTEXT)

National InterBank and InfoSpace Announce Agreement To Offer Private-Label Online Banking Services

Business Wre

Tuesday, January 30, 2001 10:04 EST

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWRE

WORD COUNT: 371

TEXT:

...Internet

businesses and affinity groups, has entered into an agreement with

InfoSpace,

a leading global **provider** of cross-platform **merchant** and **consumer**

infrastructure **services** on wireless, broadband, and narrowband platforms,

to

deliver branded banking centers for partners within the...

...s private-label services for partners includes FDIC insured

high interest checking, money market, and **certificate** of **deposit**

accounts, a

credit card center, a loan center, free on-line bill payment, account

aggregation and...

12/3, K/16 (Item 2 from file: 610)

DI ALOG(R) File 610: Business Wre
(c) 2008 Business Wre. All rts. reserv.

00421537 20001205340B9487 (USE FORMAT 7 FOR FULLTEXT)

Clarus and eCredible Launch Financial Services Partnership Alliance Addresses Global Credit Management & Payment Guarantee for B2B Marketplaces

Business Wre

Tuesday, December 5, 2000 06:01 EST

JOURNAL CODE: BUSINESS WRE, COMTEX LANGUAGE: ENGLISH RECORD TYPE:

FULLTEXT

DOCUMENT TYPE: NEWSWRE

WORD COUNT: 930

TEXT:

Clarus(TM) (NASDAQ: CLRS), a leading

business-to-business (B2B) e-commerce solution **provider**, has formed a

partnership with eCredible, a leading B2B financial **services** company that

provides access to risk coverage in a secure trading environment and the

subsidiary of an international...

...solutions for B2B platforms. The

combination of Clarus(TM) Settlement and eCredible's risk management

services

provide B2B marketplaces with an integrated and comprehensive solution

that

provides sellers with the assurance that their invoices will be paid on a

timely basis. This...

...not have existing relationships with the

buyers.

The partnership of Clarus and eCredible will save **buyers**, **suppliers** and

net

market makers valuable time by eliminating the need to generate and wait

for...

...online

B2B transactions by uniquely identifying the buyer and assigning a spending

limit. The Credit **Certificate** offers a **number** of advantages over

traditional

letters of credit and **escrow** accounts including online verification and real-time approval of transactions large and small, elimination of...

12/3, K/17 (Item 1 from file: 613)

DI ALOG(R) File 613: PR Newswire

(c) 2008 PR Newswire Association Inc. All rts. reserv.

00584723 20010604SFM148 (USE FORMAT 7 FOR FULLTEXT)

iPin And Gemplus Partner to Provide the Ultimate Trust Model for Web And Wireless Transactions

PR Newswire

Monday, June 4, 2001 10:00 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 840

...time support for most currencies and languages. iPIN offers its technology either as an application **service provider** (ASP) or as a **service** license. **Customers** include British Telecom, France Telecom, Club Internet, and Internet Gold among others. These relationships represent...

12/3, K/18 (Item 2 from file: 613)

DI ALOG(R) File 613: PR Newswire

(c) 2008 PR Newswire Association Inc. All rts. reserv.

00202986 19991027SFW088 (USE FORMAT 7 FOR FULLTEXT)

The New York Times on the Web and MyPoints.com Enter into Strategic Marketing Agreement

PR Newswire

Wednesday, October 27, 1999 07:30 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 804

...International Herald Tribune S.A.S.

About MyPoints.com

MyPoints.com Inc. is a leading **provider** of Internet direct marketing, incentive and loyalty **products**. The Company operates MyPoints(R) (www.mypoints.com), an Internet direct marketing membership program as...

...be redeemed for a wide variety of products and services, such as travel awards, gift **certificates**, and **prepaid** phone cards, from more than 50 brand-name rewards **providers**. The MyPoints **consumer** site, www.mypoints.com is the third most popular shopping site on the Internet, according...

~~ Non-Patent Literature: Full Text: [part 2 of 2]

Dialog files: PAPERSMJ, PAPERSEU, 20, 996

File 387: The Denver Post 1994-2008/ Sep 11

(c) 2008 Denver Post

File 471: New York Times Fulltext 1980-2008/ Sep 10

(c) 2008 The New York Times

File 492: Arizona Repub/ Phoenix Gaz 19862002/ Jan 06

(c) 2002 Phoenix Newspapers

File 494: St LouisPost - Dispatch 1988-2008/ Sep 10

(c) 2008 St Louis Post - Dispatch

File 631: Boston Globe 1980-2008/ Sep 07

(c) 2008 Boston Globe

File 633: Phil. Inquirer 1983-2008/ Sep 11

(c) 2008 Philadelphia Newspapers Inc

File 638: Newsday/New York Newsday 1987-2008/ Sep 11
(c) 2008 Newsday Inc.
File 640: San Francisco Chronicle 1988-2008/ Sep 12
(c) 2008 Chronicle Publ. Co.
File 641: Rocky Mountain News Jun 1989-2008/ Sep 11
(c) 2008 Scripps Howard News
File 702: Miami Herald 1983-2008/ Sep 11
(c) 2008 The Miami Herald Publishing Co.
File 703: USA Today 1989-2008/ Sep 10
(c) 2008 USA Today
File 704: (Portland) The Oregonian 1989-2008/ Sep 06
(c) 2008 The Oregonian
File 713: Atlanta J/Const. 1989-2008/ Sep 07
(c) 2008 Atlanta Newspapers
File 714: (Baltimore) The Sun 1990-2008/ Sep 10
(c) 2008 Baltimore Sun
File 715: Christian Sci.Mon. 1989-2008/ Sep 12
(c) 2008 Christian Science Monitor
File 725: (Cleveland) Plain Dealer Aug 1991-2008/ Sep 10
(c) 2008 The Plain Dealer
File 735: St. Petersburg Times 1989- 2008/ Aug 29
(c) 2008 St. Petersburg Times
File 477: Irish Times 1999-2008/ Sep 11
(c) 2008 Irish Times
File 710: Times/Sun.Times(London) Jun 1988-2008/ Sep 11
(c) 2008 Times Newspapers
File 711: Independent(London) Sep 1988-2006/ Dec 12
(c) 2006 Newspaper Publ. PLC
File 756: Daily/Sunday Telegraph 2000-2008/ Sep 12
(c) 2008 Telegraph Group
File 757: Mirror Publications/Independent Newspapers 2000-2008/ Sep 08
(c) 2008
File 20: Dialog Global Reporter 1997-2008/ Sep 12
(c) 2008 Dialog
File 996: NewsRoom 2000-2003
(c) 2008 Dialog

Set	Items	Description
S1	1477591	(NUMBER? ? OR NUMERIC?? OR IDENTIFI ??? OR IDENTIFICATION OR IDENTIFY??? OR CODE? ? OR ID OR CERTIFICATE? ? OR CREDENTIAL? ? OR TOKEN? ?) (3N) (COMPLETE??? OR FULFILL? OR CONFIRM? OR VERIFY? OR CERTIFY? OR AUTHENTICAT??? OR PROOF OR PROV???)
S2	52920	PREPAY??? OR PREPAID OR PRE() (PAY OR PAYS OR PAYING OR PAID) OR DEPOSIT???(2N) (ACCOUNT? ? OR FUND? ?) OR ESCROW
S3	1091939	GOOD OR GOODS OR SERVICE OR SERVICES OR WORK OR TASK OR TASKS OR LABOR OR PRODUCT OR PRODUCTS OR MERCHANDISE OR WARES OR EQUIPMENT
S4	971727	COMPLETE??? OR FINISH??? OR DONE OR PROVIDED??? OR ACCOMPLISH? OR FINAL? OR WRAP OR PERFORMED OR FULFILL? OR SUPPLIED OR FILLED OR FILLING OR EXPEDITED
S5	378601	HOST OR HOSTS OR PROVIDER OR PROVIDERS OR VENDOR OR VENDORS OR SUPPLIER OR SUPPLIERS OR MERCHANT OR MERCHANTS OR SELLER - OR SELLERS OR TRADESM?N OR TECHNICIAN OR TECHNICIANS OR RETAILER OR RETAILERS OR TRADER OR TRADERS OR DEALER OR DEALERS
S6	535512	CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR PATRON OR PATRONS OR CONSUMER OR CONSUMERS OR INDIVIDUAL OR INDIVIDUALS OR PATRON OR PATRONS OR BUYER OR BUYERS OR PURCHASER OR PURCHASERS OR SHOPPER OR SHOPPERS OR USER OR USERS
S7	11087	S1(12N) S2
S8	326527	S3(12N) S4
S9	52132	S5(6N) S6
S10	62	S7(S) S8(S) S9
S11	18	S10 NOT PY>2001
S12	16	RD (unique items)

12/3, K/1 (Item 1 from file: 20)
DIALOG(R) File 20: Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.

17039587 (USE FORMAT 7 OR 9 FOR FULLTEXT)

iPIN and Complus Partner to Provide the Ultimate Trust Model for Web and Wireless Transactions

PR NEWSWIRE

June 04, 2001

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 826

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... time support for most currencies and languages. iPIN offers its technology either as an application **service provider** (ASP) or as a **service** license. **Customers** include British Telecom France Telecom Club Internet, and Internet Gold among others. These relationships represent...

12/3, K/2 (Item 2 from file: 20)

DIALOG(R) File 20: Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

14090796 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Online B2B Transaction Settlement Leaders Partner to Offer First Credit Package Providing Complete Coverage for All B2B Transactions

PR NEWSWIRE

December 05, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1045

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and tied to payment. -- Fast Processing: Credit profiling, issuing of credit certificates, provision of escrow **services** and verification of transactions are all **done** in realtime over the Web. -- Hassle-Free Credit Management: Escrow.com and eCredible handle all...

12/3, K/3 (Item 3 from file: 20)

DIALOG(R) File 20: Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

14090795 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Online B2B Transaction Settlement Leaders Partner With Micro General Corporation Affiliate Escrow.com to Offer First Credit Package Providing Complete Coverage for All B2B Transactions

PR NEWSWIRE

December 05, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1287

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and tied to payment. -- Fast Processing: Credit profiling, issuing of credit certificates, provision of escrow **services** and verification of transactions are all **done** in realtime over the Web. -- Hassle-Free Credit Management: Escrow.com and eCredible handle all...

12/3, K/4 (Item 4 from file: 20)

DIALOG(R) File 20: Dialog Global Reporter

(c) 2008 Dialog. All rights reserved.

11004700 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Prepaid cell-phone users to face ID requirement

YOM URI SHIMBUN DAILY YOM URI

May 13, 2000

JOURNAL CODE: FYOM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 427

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of a primary school student from Yokohama.

Meanwhile, concerns remain as to how to oblige **service** providers to require clients to **provide proof of identification** and get users to abide by the new rule, as **prepaid** cellular phones are widely available at discount appliance retailers and convenience stores nationwide.

Ministry senses...

12/3, K/5 (Item 5 from file: 20)

DI ALOG(R) File 20: Dialog Global Reporter

(c) 2008 Dialog. All rts. reserv.

07950081 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The New York Times on the Web and MyPoints.com Enter into Strategic Marketing Agreement

PR NEWSW RE

October 27, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 775

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... travel awards, gift certificates, and prepaid phone cards, from more than 50 brand-name rewards **providers**. The MyPoints **consumer** site, www.mypoints.com is the third most popular shopping site on the Internet, according...

12/3, K/6 (Item 6 from file: 20)

DI ALOG(R) File 20: Dialog Global Reporter

(c) 2008 Dialog. All rts. reserv.

06745877 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Mellon Announces Significant Expansion of Online Banking

PR NEWSW RE

August 17, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 544

... small existing monthly fee, My Mellon even includes a **Web Bill-Paying** capability that allows **customers** to make payments to any **merchant** or **individual**.

12/3, K/7 (Item 7 from file: 20)

DI ALOG(R) File 20: Dialog Global Reporter

(c) 2008 Dialog. All rts. reserv.

02620130 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Retailers Use Electronic Gift Certificates to Replace Paper Gift Certificate Programs

BUSINESS W RE

August 26, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 373

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... It also can be used as a prepaid card, which can encompass gift certificates and **merchandise** returns.

About Datamark

Founded in 1992, Datamark is a leading **provider** of electronic customer loyalty and electronic gift certificate programs. Datamark's programs utilize smart card...

12/3, K/8 (Item 1 from file: 996)

DI ALOG(R) File 996: NewsRoom 2000-2003
(c) 2008 Dialog. All rts. reserv.

0351523789 15MZ0R7E

10QSB: REPUBLIC BANCSHARES OF TEXAS INC

EDGAR Online

Friday, November 9, 2001

JOURNAL CODE: ABXF LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire

WORD COUNT: 5,126

...payroll accounts, merchant bank card services, cash management services, safe deposit boxes and online banking **services**. The Company's business emphasis is to **provide** personal, responsive and dependable banking **services** to individuals, professionals and owner-operated businesses. The Company does not presently offer trust services...

12/3, K/9 (Item 2 from file: 996)

DI ALOG(R) File 996: NewsRoom 2000-2003

(c) 2008 Dialog. All rts. reserv.

0212514436 15C90G33

BRI DGE UPDATE- COMPANY NEWS: BP Amoco Q4 adjusted... - Part 2

FWN SELECT

Tuesday, February 13, 2001

JOURNAL CODE: ALMG LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire

WORD COUNT: 10,031

...are consigned

to

us for auction, we record, as commissions earned, the amounts of the

buyer 's

and **seller 's** fees that are payable to us. Depending ...on year to 1.11 billion euros,

Paris--Feb. 13--Vodafone, France Telecom's Internet **service provider**

subsidiary, posted full-year sales of 1.11 billion euros, a 37% increase on

1999...

12/3, K/10 (Item 3 from file: 996)

DI ALOG(R) File 996: NewsRoom 2000-2003

(c) 2008 Dialog. All rts. reserv.

0210028208 15C40VKH

Parallel Mn. bills to carry out telecom reform plan of Gov.

COMMUNICATIONS DAILY

Thursday, February 8, 2001

JOURNAL CODE: AHCR LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Trade Journal ISSN: 0277-0679

WORD COUNT: 396

TEXT:

...prepaid and competitive telecom providers to obtain certificate or license from PUC, and for prepaid **providers** to post bond against failure to deliver **services**. Bill also would allow municipalities to **provide** telecom **services** to their citizens on their own or through joint ventures where fewer than 50% of...

12/3, K/11 (Item 4 from file: 996)

DI ALOG(R) File 996: NewsRoom 2000-2003

(c) 2008 Dialog. All rts. reserv.

0205012793 15AU0EHS

National InterBank and InfoSpace Announce Agreement To Offer Private-Label Online Banking Services

BUSINESS WIRE

Tuesday, January 30, 2001

JOURNAL CODE: ADZA LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire

WORD COUNT: 398

TEXT:

...s private-label services for partners includes FDIC insured high interest checking, money market, and **certificate** of **deposit** **accounts**, a credit card center, a loan center, free on-line bill payment, account aggregation and...

12/3, K/12 (Item 5 from file: 996)

DIALOG(R) File 996: NewsRoom 2000-2003

(c) 2008 Dialog. All rights reserved.

0180016385 15980J00

Banks out in the cold?

Cards International, p13

Wednesday, December 13, 2000

JOURNAL CODE: AAGB LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Newsletter ISSN: 0956-5558

WORD COUNT: 1,750

...system of prepaid customer

accounts. Allows e-mail payments between consumers across all access devices. **Provides** value-added **services** including mass payments, and **provides** a transaction log compatible with Intuit and Microsoft **products**.

ProPay

Stored value system of prepaid customer accounts. Allows customers to transfer money between accounts...

12/3, K/13 (Item 6 from file: 996)

DIALOG(R) File 996: NewsRoom 2000-2003

(c) 2008 Dialog. All rights reserved.

0176010002 159009SK

**Clarus and eCreditable Launch Financial Services Partnership Alliance
Addresses Global Credit Management & Payment Guarantee for B2B Marketplaces**

BUSINESS WIRE

Tuesday, December 5, 2000

JOURNAL CODE: ADZA LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire

WORD COUNT: 963

TEXT:

...online B2B transactions by uniquely identifying the buyer and assigning a spending limit. The Credit **Certificate** offers a **number** of advantages over traditional letters of credit and **escrow** accounts including online verification and real-time approval of transactions large and small, elimination of...

12/3, K/14 (Item 7 from file: 996)

DIALOG(R) File 996: NewsRoom 2000-2003

(c) 2008 Dialog. All rights reserved.

0056024679 151J0S36

PREPAID CALLING CARDS CAN BE A COSTLY BET

Deborah Circelli Palm Beach Post Staff Writer

Palm Beach Post (FL), FINAL ed, p1D

Monday, April 17, 2000

JOURNAL CODE: ADHX LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Newspaper SECTION HEADING: INSIDE LOCAL BUSINESS ISSN:

1528-5758

WORD COUNT: 752

...sell prepaid calling cards have to get a certificate from the PSC and follow a **host** of rules, including **providing customers** with toll-free customer **service** numbers and listing all rates and surcharges.

The most common consumer complaints to the Federal...

12/3, K/15 (Item 8 from file: 996)

DI ALOG (R) File 996: NewsRoom 2000-2003

(c) 2008 Dialog. All rts. reserv.

0010532947 14YP105L

My points. Com Provides Positive Outlook on Fourth Quarter

PR Newswire

Thursday, January 20, 2000

JOURNAL CODE: ALSA LANGUAGE: English RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire

WORD COUNT: 403

...program may be redeemed for a wide variety of products and services, such as gift **certificates**, travel awards, and **prepaid** phone cards. The Company's approach to e-commerce provides Internet consumers with the opportunity...

12/3, K/16 (Item 9 from file: 996)

DI ALOG (R) File 996: NewsRoom 2000-2003

(c) 2008 Dialog. All rts. reserv.

0010532941 14YP105E

My points. Com Announces Follow-on Public Offering

PR Newswire

Thursday, January 20, 2000

JOURNAL CODE: ALSA LANGUAGE: English RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire

WORD COUNT: 529

...program may be redeemed for a wide variety of products and services, such as gift **certificates**, travel awards, and **prepaid** phone cards. The Company's approach to e-commerce provides Internet consumers with the opportunity...

~~ Non-Patent Literature: Non-Full Text

Dialog files: 2, 35, 65, 99, 256, 474, 475, 583

File 2: INSPEC 1898-2008/ Aug W2

(c) 2008 Institution of Electrical Engineers

File 35: Dissertation Abs Online 1861-2008/ Apr

(c) 2008 ProQuest Info&Learning

File 65: Inside Conferences 1993-2008/ Sep 10

(c) 2008 BLDSC all rts. reserv.

File 99: Wilson Appl. Sci & Tech Abs 1983-2008/ Aug

(c) 2008 The HW Wilson Co.

File 256: TechInfoSource 82-2008/ Jul

(c) 2008 Info. Sources Inc

File 474: New York Times Abs 1969-2008/ Sep 11

(c) 2008 The New York Times

File 475: Wall Street Journal Abs 1973-2008/ Sep 12

(c) 2008 The New York Times

File 583: Gale Group Global base(TM) 1986-2002/ Dec 13

(c) 2002 The Gale Group

Set Items Description

S1 66813 (NUMBER? ? OR NUMERIC?? OR IDENTIFI ??? OR IDENTIFICATION OR IDENTIFY??? OR CODE? ? OR ID OR CERTIFICATE? ? OR CREDENTIAL? ? OR TOKEN? ?) (3N) (COMPLET??? OR FULFILL? OR CONFIRM? OR VER-

S2 776 IF? OR CERTIF? OR AUTHENTI CAT??? OR PROOF OR PROV???)
 D) OR DEPOSIT??? (2N) (ACCOUNT? ? OR FUND? ?) OR ESCROW
 S3 19385 GOOD OR GOODS OR SERVICE OR SERVICES OR WORK OR TASK OR TA-
 SKS OR LABOR OR PRODUCT OR PRODUCTS OR MERCHANDISE OR WARES OR
 EQUIPMENT
 S4 32271 COMPLET??? OR FINISH??? OR DONE OR PROVIDED??? OR ACCOMPLISH?
 OR FINAL? OR WRAP OR PERFORMED OR FULFILL? OR SUPPLIED OR FI-
 LLED OR FILLING OR EXPEDITED
 S5 2348 HOST OR HOSTS OR PROVIDER OR PROVIDERS OR VENDOR OR VENDORS
 OR SUPPLIER OR SUPPLIERS OR MERCHANT OR MERCHANTS OR SELLER -
 OR SELLERS OR TRADESMAN OR TECHNICIAN OR TECHNICIANS OR RETAI-
 LER OR RETAILERS OR TRADER OR TRADERS OR DEALER OR DEALERS
 S6 8769 CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR PATRON OR PA-
 TRONS OR CONSUMER OR CONSUMERS OR INDIVIDUAL OR INDIVIDUALS OR
 PATRON OR PATRONS OR BUYER OR BUYERS OR PURCHASER OR PURCHAS-
 ERS OR SHOPPER OR SHOPPERS OR USER OR USERS
 S7 5 S1 AND S2 AND S3 AND S4 AND S5 AND S6
 S8 4 S7 NOT PY>2001
 S9 4 RD (unique items)

9/3, K/1 (Item 1 from file: 2)

DI ALOG(R) File 2:INSPEC

(c) 2008 Institution of Electrical Engineers. All rts. reserv.

07670469 INSPEC Abstract Number: C2000-09-7185-008

Title: Secure and cost efficient electronic stamps

Author(s): Huhnlein, D.; Mörkle, J.

Author Affiliation: secunet Security Networks AG, Eschborn, Germany

Conference Title: Secure Networking - CQRE [Secure]'99. International
 Exhibition and Congress. Proceedings (Lecture Notes in Computer Science
 Vol. 1740) p. 94-100

Editor(s): Baumgart, R.

Publisher: Springer-Verlag, Berlin, Germany

Publication Date: 1999 Country of Publication: Germany ix+258 pp.

ISBN: 3 540 66800 4 Material Identity Number: XX-2000-00034

Conference Title: Secure Networking - CQRE [Secure]'99

Conference Date: 30 Nov.-2 Dec. 1999 Conference Location: Dusseldorf,
 Germany

Language: English

Subfile: C

Copyright 2000, IEEE

Abstract: Even small companies do not use physical stamps to **prepay** postal **services**, but have a franking machine which can be logically loaded with a certain amount of...
 ...franking machine to the post office to get it loaded. Therefore the USPS (US Postal **Service**) initiated an information based indicia program (IBIP) to **provide** "electronic stamps". While the two problems mentioned above were solved by applying (asymmetric) digital signatures and a special purpose hardware device on the **client** side, it seems that this approach introduces an unreasonable overhead. In fact the problem of **verifying** the huge **number** of stamps/signatures in reasonable time is not addressed at all. Therefore many international postal **service providers**, like the German Post AG for example, are hesitating to implement this concept. In this...

...we will introduce an alternative approach using symmetric algorithms and general purpose smart cards to **provide** electronic stamps. Thus it will be less expensive to implement this concept. Furthermore our approach...

...all stamps in a very short time because one does not need to contact a **certificate** directory. Note that in this special scenario it is no problem at all that only the postal **service provider** is able to verify the "symmetric signatures" and hence the authenticity of the stamps.

Descriptors: postal **services** ;

9/3, K/2 (Item 2 from file: 2)

DI ALOG(R) File 2:INSPEC
(c) 2008 Institution of Electrical Engineers. All rts. reserv.

05113956 INSPEC Abstract Number: C9205-6130S-005

Title: Is source-code escrow a viable compromise?

Author(s): Smedinghoff, T.J.

Journal: IEEE Software vol.9, no.1 p.83-5

Publication Date: Jan. 1992 Country of Publication: USA

CODEN: IESOEI ISSN: 0740-7459

U.S. Copyright Clearance Center Code: 0740-7459/92/0100-0083\$01.00

Language: English

Subfile: C

Title: Is source-code escrow a viable compromise?

Abstract: The author examines a concept called source-code **escrow** -having a third party hold the source code in trust until and if certain conditions are **fulfilled** -which has recently been touted as a **good** compromise to the problem that software **vendors** often refuse to **provide** source **code** to their **users**, who typically want source code for security. The author discusses the issues involved in deciding when and under what circumstances **customers** get a **vendor**'s source code. It is concluded that **escrow** can protect both the **user**'s and **vendor**'s concerns about source-code access as long as it is handled carefully.

Identifiers: source-code **escrow**; ...
...software **vendors**;

9/3, K/3 (Item 1 from file: 256)

DI ALOG(R) File 256: TecInfoSource

(c) 2008 Info. Sources Inc. All rts. reserv.

02770973 DOCUMENT TYPE: Company

Bankrate Inc (770973)

11760 US HWY 1 #200

North Palm Beach, FL 33408 United States

TELEPHONE: (561) 630-2400

FAX: (561) 625-4540

HOME PAGE: <http://www.bankrate.com>

EMAIL: info@bankrate.com

TICKER: NASDAQ: RATE

FILE SEGMENT: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation

EQUITY TYPE: Public

STATUS: Active

SALES: NA

REVISION DATE: 20080219

...4,800 financial institutions across the United States. The firm's Bankrate.com (SM) website **provides consumers** with free rate information on mortgages, credit cards, automobile loans, money market **accounts**, **certificates of deposit**, checking **accounts**, ATM transactions, home equity loans, and hundreds of other financial **products**. Bankrate also publishes original content on financial planning and management. Articles are geared to general **consumers**. Bankrate.com includes mortgage analysis, rate calculator, and other tools. Bankrate.com information is distributed ...

DESCRIPTORS: Content **Providers**; Financial Information; Personal Finance

9/3, K/4 (Item 1 from file: 583)

DI ALOG(R) File 583: Gale Group Global base(TM)

(c) 2002 The Gale Group. All rts. reserv.

06575496

Chekiang First Bank to launch Web service
HONG KONG: CFB TO LAUNCH NEW CF WEB SERVICE
Computerworld HK (XDP) 15 Jan 1998 P.2
Language: ENGLISH

Chekiang First Bank to launch Web service
HONG KONG: CFB TO LAUNCH NEW CF WEB SERVICE

... subsidiary Chekiang First Bank (CFB) aims to launch a commercial trial of an Internet banking service called CF Web in Hong Kong. CFB plans to make the CF Web service available to 500 current bank clients on a first-come, first-served basis in January 1998. The CF Web banking system ...

... Kong-based software developer and systems integrator Motif Asia. The system uses CFB-issued digital certificates and caller identification control for security measures. The CF Web service is targeted at personal and retail account holders. The service will permit clients to obtain the following services : - time deposits and interest rates information - change, place or renew time deposits - account balance and statement - request check books - transfer funds

PRODUCT: Banking Institutions Financial Service Information Providers
EVENT: Product Design & Development

~~ Patent Literature:
Dialog files: 347, 348, 349, 350

File 347: JAPI O Dec 1976-2007/ Dec(Updated 080328)

(c) 2008 JPO & JAPI O

File 348: EUROPEAN PATENTS 1978-200836

(c) 2008 European Patent Office

File 349: PCT FULLTEXT 1979-2008/ UB=20080904| UT=20080828

(c) 2008 WPO/Thomson

File 350: Derwent WPI X 1963-2008/ UD=200857

(c) 2008 Thomson Reuters

Set	Items	Description
S1	209107	(NUMBER? ? OR NUMERIC?? OR IDENTIFI ??? OR IDENTIFICATION OR IDENTIFY??? OR CODE? ? OR ID OR CERTIFICATE? ? OR CREDENTIAL? ? OR TOKEN? ?)(3N)(COMPLET??? OR FULFILL? OR CONFIRM? OR VERIFY? OR CERTIF? OR AUTHENTICAT??? OR PROOF OR PROV???)
S2	5663	PREPAY??? OR PREPAID OR PRE() (PAY OR PAYS OR PAYING OR PAID) OR DEPOSIT??? (2N) (ACCOUNT? ? OR FUND? ?) OR ESCROW
S3	137725	GOOD OR GOODS OR SERVICE OR SERVICES OR WORK OR TASK OR TASKS OR LABOR OR PRODUCT OR PRODUCTS OR MERCHANDISE OR WARES OR EQUIPMENT
S4	190849	COMPLET??? OR FINISH??? OR DONE OR PROVIDED??? OR ACCOMPLISH? OR FINAL? OR WRAP OR PERFORMED OR FULFILL? OR SUPPLIED OR FILLED OR FILLING OR EXPEDITED
S5	68005	HOST OR HOSTS OR PROVIDER OR PROVIDERS OR VENDOR OR VENDORS OR SUPPLIER OR SUPPLIERS OR MERCHANT OR MERCHANTS OR SELLER - OR SELLERS OR TRADESM?N OR TECHNICIAN OR TECHNICIANS OR RETAILER OR RETAILERS OR TRADER OR TRADERS OR DEALER OR DEALERS
S6	135573	CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR PATRON OR PATRONS OR CONSUMER OR CONSUMERS OR INDIVIDUAL OR INDIVIDUALS OR PATRON OR PATRONS OR BUYER OR BUYERS OR PURCHASER OR PURCHASERS OR SHOPPER OR SHOPPERS OR USER OR USERS
S7	1101	S1(20N) S2
S8	92051	S3(20N) S4
S9	23810	S5(6N) S6
S10	24	S7(12N) S8(12N) S9

10/3, K/1 (Item 1 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

(c) 2008 European Patent Office. All rts. reserv.

02524413

Value insertion using bill pay card preassociated with biller
Eingabe von Werten über eine mit einem Rechnungsprogramm verbundene
Rechnungszahlungskarte
Insertion de valeur utilisant une carte de paiement de factures preassociee
avec le facturier

PATENT ASSIGNEE:

e2i interactive Inc. d/b/a e2i interactive Inc., (8269220), 250 Williams
Street, Suite M-100, Atlanta, GA 30303, (US), (Applicant designated
States: all)

INVENTOR:

Graves, Philips, 14 Stratford Hall Place, Atlanta, GA 30342, (US)
Smith, Merrill, c/o 250 Williams Street Suite M-100, Atlanta, GA 30303,
(US)

LEGAL REPRESENTATIVE:

Banks, Stephen Charles Digby et al (47701), Baron Warren Redfern 19
South End, Kensington London W8 5BU, (GB)

PATENT (CC, No, Kind, Date): EP 1956542 A2 080813 (Basic)

APPLICATION (CC, No, Date): EP 2008100623 080118;

PRIORITY (CC, No, Date): US 672204 070207

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HR; HU; IE; IS; IT; LI; LT; LU; LV; MC; MT; NL; NO; PL; PT; RO; SE; SI;
SK; TR

EXTENDED DESIGNATED STATES: AL; BA; MK; RS

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06Q 0020/00 A I F B 20060101 20080428 H EP

ABSTRACT WORD COUNT: 128

NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200833	539
SPEC A	(English)	200833	13960
Total word count - document A			14499
Total word count - document B			0
Total word count - documents A + B			14499

... SPECIFICATION with some embodiments of the present invention, value
insertion may occur at a POS for **goods** or **services** other than
communication **service**. In such a method, the POS may **provide** for the
transfer of value from a **customer** to a **provider** of **goods** or
services.

For example, a customer may **provide** to the POS information regarding
a particular account for **goods** or **services** that the customer wishes
to **provide** value to. The value may be **provided** prior to any purchase
or use (i.e., **prepay**) or may be provided after purchase or use (i.e.,
bill pay). The customer may **provide** information sufficient to **identify**
the particular account to which the customer wishes to transfer value
to. The customer may...

10/3, K/2 (Item 2 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

(c) 2008 European Patent Office. All rts. reserv.

01796015

Mobile electronic commerce system

Mobil elektronisches Handelssystem

Système de commerce électronique mobile

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

Takayama, Hi sashi, 5-6-12-104 Matsubara, Setagaya-ku Tokyo 156-0043, (JP)

LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhauser Anwaltssozietat (100721)
, Maximilianstrasse 58, 80538 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1467300 A1 041013 (Basic)
APPLICATION (CC, No, Date): EP 2004015278 980813;
PRIORITY (CC, No, Date): JP 97230564 970813
DESIGNATED STATES: DE; FR; GB
RELATED PARENT NUMBER(S) - PN (AN):
EP 950968 (EP 98937807)
INTERNATIONAL PATENT CLASS (V7): G06F-017/60; H04Q-007/32; G07F-007/08
ABSTRACT WORD COUNT: 150
NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200442	17631
SPEC A	(English)	200442	160348
Total word count - document A			177979
Total word count - document B			0
Total word count - documents A + B			177979

... SPECIFICATION to the promotor of the event for which the ticket was sold (13834).

Later, the **consumer** 13805 presents the ticket 13816 to an usher 13822 at an event hall 13823 (13832...

... consumer when performing the settlement process by charging a higher than authorized price for a **product**.

In addition, in the conventional settlement system it is possible for a retail store to...

10/3, K/3 (Item 3 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS
(c) 2008 European Patent Office. All rts. reserv.

01740547

Method and apparatus for processing escrow transactions
Verfahren und Vorrichtung zur Verarbeitung von Treuhander-Transaktionen
Procede et appareil pour traiter les transactions d'entiercement

PATENT ASSIGNEE:

Triola, Richard C., (3921690), 259 Lower Cliff Drive, Suite 611, Laguna Beach, CA 92651, (US), (Applicant designated States: all)

INVENTOR:

Triola, Richard C., 259 Lower Cliff Drive, Suite 611, Laguna Beach, CA 92651, (US)

LEGAL REPRESENTATIVE:

W.P. Thompson & Co. (101051), Coopers Building Church Street, Liverpool L1 3AB, (GB)

PATENT (CC, No, Kind, Date): EP 1424647 A1 040602 (Basic)

APPLICATION (CC, No, Date): EP 2003078667 010420;

PRIORITY (CC, No, Date): US 198785 P 000420

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

RELATED PARENT NUMBER(S) - PN (AN):

EP 1282875 (EP 2001928757)

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

ABSTRACT WORD COUNT: 118

NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200423	830
SPEC A	(English)	200423	4564
Total word count - document A			5394
Total word count - document B			0

Total word count - documents A + B 5394

... SPECIFICATION opening, servicing, real-time or near-real time status of the broker, title company, lender, **vendor**, **buyer** and **seller**, and closing of an escrow via a medium such as the internet. Multiple access methods are employed. The present invention **provides** digital computerization and internet type process implementation for escrows including, but not limited to:
escrow transaction coordination,
escrow vendor **service** transaction coordination
escrow status coordination and communication,
seamless **escrow** transactions,
party and third party personal **identification authentication**, such as on-line digital signature, thumb-print, retinal scan, video signature **authentication**, digital **certificate authentication**, and the like (generically referred to hereinafter as identification authentication; no limitation on the scope...

10/3, K/4 (Item 4 from file: 348)

DI ALOG (R) File 348: EUROPEAN PATENTS

(c) 2008 European Patent Office. All rts. reserv.

01408999

Method for automatically changing an access contract between a prepaid contract and a postpaid contract

Verfahren zum automatischen Andern eines Nutzungsvertrages zwischen einem vorbezahlten Vertrag und einem nachherbezahltem Vertrag

Methode de changement automatique d'un contract d'acces entre un contract prepaye en un contract postpaye

PATENT ASSIGNEE:

FUJITSU LIMITED, (211463), 1-1, Kamikodanaka 4-chome, Nakahara-ku, Kawasaki-shi, Kanagawa 211-8588, (JP), (Applicant designated States: all)

INVENTOR:

Takae, Naohito, Fujitsu Limited, 1-1, Kamikodanaka 4-chome, Nakahara-ku, Kawasaki-shi, Kanagawa 211-8588, (JP)

Tani, H., Fujitsu Higashi-Hokkaido Sys. Eng. Ltd., 6 Kita 5-chome, Nishi 7-jo, Oshima-shi, Hokkaido 080-0037, (JP)

Hanada, Saiko, Fujitsu Aomori Systems Eng. Ltd., 245-9, Yamaguchi, Nogi, Aomori-shi, Aomori 030-0192, (JP)

LEGAL REPRESENTATIVE:

Fenlon, Christine Lesley et al (61591), Haseltine Lake & Co., Imperial House, 15-19 Kingsway, London WC2B 6UD, (GB)

PATENT (CC, No, Kind, Date): EP 1191776 A2 020327 (Basic)

EP 1191776 A3 051214

APPLICATION (CC, No, Date): EP 2001302777 010326;

PRIORITY (CC, No, Date): JP 2000286117 000920

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): H04M 017/00; H04M 017/02

ABSTRACT WORD COUNT: 91

NOTE:

Figure number on first page: 2

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
----------------	----------	--------	------------

CLAIMS A	(English)	200213	543
----------	-----------	--------	-----

SPEC A	(English)	200213	5020
--------	-----------	--------	------

Total word count - document A	5563
-------------------------------	------

Total word count - document B	0
-------------------------------	---

Total word count - documents A + B	5563
------------------------------------	------

... SPECIFICATION the access contract changing method according to the present invention, the server of the communication **service provider** may send an instruction to the **client** information management system so as to change the access contract from the prepaid contract to...

...identification of the client is confirmed.

Accordingly, the change can be automatically made from the **prepaid** contract to the postpaid contract by **confirming** personal **identification**. Thus, the client can make the access contract under the **prepaid** contract by applying through the Internet so as to start a use of the network...

10/3, K/5 (Item 5 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

(c) 2008 European Patent Office. All rts. reserv.

01380243

Direct electronic business transaction

Direkte elektronische Geschäftstransaktion

Transaction commerciale électronique directe

PATENT ASSIGNEE:

ALPS ELECTRIC CO., LTD., (668030), 1-7 Yuki-gaya Otuka-cho, Otaka-ku Tokyo 145, (JP), (Applicant designated States: all)

Alps Electric (North America), Inc., (3374340), 5295 Hellyer Avenue, San Jose, California 95138, (US), (Applicant designated States: all)

INVENTOR:

Uehara, Junichi, Alps Electric Co., Ltd, 1-7 Yuki-gaya, Otuka-cho, Otaka-ku, Tokyo 145, (JP)

LEGAL REPRESENTATIVE:

Kensett, John Hinton (59522), Saunders & Dolleymore, 9 Rickmansworth Road, Watford, Hertfordshire WD18 0JU, (GB)

PATENT (CC, No, Kind, Date): EP 1172750 A2 020116 (Basic)

EP 1172750 A3 040114

APPLICATION (CC, No, Date): EP 2001305466 010622;

PRIORITY (CC, No, Date): US 612407 000706

DESIGNATED STATES: DE; FR; GB

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

ABSTRACT WORD COUNT: 81

NOTE:

Figure number on first page: 4

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
----------------	----------	--------	------------

CLAIMS A	(English)	200203	1867
----------	-----------	--------	------

SPEC A	(English)	200203	3575
--------	-----------	--------	------

Total word count - document A	5442
-------------------------------	------

Total word count - document B	0
-------------------------------	---

Total word count - documents A + B	5442
------------------------------------	------

...SPECIFICATION cruise lines, and buses. The transaction may also include a financial transaction, such as purchasing **certificates** of deposits, stock **certificates**, and ordering new credit cards, debit card, and/or **pre-paid** cards. The end-user's request for the transaction may include user's identification information...

...s printer identification information, such as serial number or the like. In one embodiment, the **product / service provider** may **provide** the **user** with the printer, thus the printer identification information may not be required to be sent to the **service provider**.

The **product / service provider** 208 may process the requested transaction and generate an authentic certificate or document, including an...

^ 10/3, K/6 (Item 6 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

(c) 2008 European Patent Office. All rts. reserv.

01267655

System and method for providing secure financial transactions

System und Verfahren zur Durchführung versicherter finanzieller Transaktionen

Systeme et methode pour realiser des transactions financieres securisees

PATENT ASSIGNEE:

International Business Machines Corporation, (200128), New Orchard Road, Armonk, NY 10504, (US), (Applicant designated States: all)

INVENTOR:

Maes, Stephane H., IBM United Kingdom Ltd., Intellectual Property Law, Hursley Park, Winchester, Hampshire SO21 2JN, (GB)

Sedivy, Jan, IBM United Kingdom Ltd., Intellectual Property Law, Hursley Park, Winchester, Hampshire SO21 2JN, (GB)

LEGAL REPRESENTATIVE:

Burt, Roger James, Dr. (52152), IBM United Kingdom Limited Intellectual Property Department Hursley Park, Winchester Hampshire SO21 2JN, (GB)

PATENT (CC, No, Kind, Date): EP 1093097 A2 010418 (Basic)

EP 1093097 A3 040107

APPLICATION (CC, No, Date): EP 2000308890 001009;

PRIORITY (CC, No, Date): US 417645 991014

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G07F-019/00; H04L-029/06

ABSTRACT WORD COUNT: 185

NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200116	586
SPEC A	(English)	200116	8451
Total word count - document A			9037
Total word count - document B			0
Total word count - documents A + B			9037

... SPECIFICATION 103. The transaction terminal 103 can also connect to the central server 105 to request **confirmation** that the **confirmation number** is authentic.

The system 100 may also comprise a central server 106 associated with an **escrow service provider**, which may be used in certain instances when the **consumer's service provider** /bank places an amount of money (debited from the consumer's account) in escrow to... dispute and either the consumer or vendor is a consumer of the third-party escrow **service provider**.

Then, the vendor's service provider/bank is provided notice of the escrow transaction...

...of the **confirmation number** (step 708). Upon confirmation, the transaction will commence (step 709).

Upon **completion** of the transaction, the amount due will be transmitted to the vendor's **service provider** /bank (step 710), which then issues a new **confirmation number** (or new **ID number**) that contains the amount due so as to settle the portion of the **escrow** (if any) that is to be credited back to the consumer's account (step 711...

...particularly, the consumer receives the new **ID number** and then communicates it to his/her **service provider** /bank to confirm the authorization. The **consumer's service provider** /bank then transmits the confirmation to the escrow **service provider** which, in turn, transfers the correct amount (as contained in the **ID number**) to the...

10/3, K/7 (Item 7 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

(c) 2008 European Patent Office. All rts. reserv.

01030324

MOBILE ELECTRONIC COMMERCE SYSTEM

MOBILES ELEKTRONISCHES HANDELSYSTEM

SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

TAKAYAMA, Hisashi, 5-6-12-104, Matsubara, Setagaya-ku, Tokyo 156-0043,
(JP)

LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhauser Anwaltssozietat (100721)
, Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)

WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

RELATED DIVISIONAL NUMBER(S) - PN (AN):

(EP 2004015278)

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

... SPECIFICATION to the promotor of the event for which the ticket was sold
(13834).

Later, the **consumer** 13805 presents the ticket 13816 to an usher 13822
at an event hall 13823 (13832...

... consumer when performing the settlement process by charging a higher
than authorized price for a **product**.

In addition, in the conventional settlement system it is possible for a
retail store to...

10/3, K/8 (Item 1 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

(c) 2008 WPO Thomson. All rights reserved.

01603523 **Image available**

IMPROVED METHOD AND SYSTEM FOR PROMOTING SERVICE PROVIDERS

PROCEDE ET SYSTEME PERFECTIIONNES POUR PROMOUVOIR LES FOURNISSEURS DE
SERVICE

Patent Applicant/Inventor:

PLUNKETT Bruce David, 121 Laingholm Drive, Laingholm Auckland, 0604, NZ,
NZ (Residence), NZ (Nationality), (Designated for all)

SETO Linda, 121 Laingholm Drive, Laingholm Auckland, 0604, NZ, NZ
(Residence), NZ (Nationality), (Designated for all)

Legal Representative:

MURPHY Simon J et al (agent), James & Wells Intellectual Property,
Private Bag 3140, Hamilton, 3240, NZ

Patent and Priority Information (Country, Number, Date):

Patent: WO 2007148994 A1 20071227 (WO 07148994)

Application: WO 2007NZ161 20070618 (PCT/WO NZ2007000161)

Priority Application: NZ 547380 20060619; NZ 549152 20060811

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK
DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG
KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY NZ NA
NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN

TR TT TZ UA UG US UZ VC VN ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT
NL PL PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8680

Fulltext Availability:
Detailed Description

Detailed Description

... 11 and 12 show alternative versions of a job request and job notification when an **escrow service** is employed in conjunction with a **service provider**, and Figures 13-17 provide a number of exemplary flowcharts of **user** and **service provider** interaction with the invention as implemented in one embodiment using an internet portal.
BEST MODES...

10/3, K/9 (Item 2 from file: 349)
DI ALOC(R) File 349: PCT FULLTEXT
(c) 2008 WPO/Thomson. All rts. reserv.

01380467 **Image available**

TRANSACTION PROCESSING PLATFORM FOR FACILITATING ELECTRONIC DISTRIBUTION OF PLURAL PREPAID SERVICES
PLATE-FORME DE TRAITEMENT DE TRANSACTION FACILITANT LA DISTRIBUTION ELECTRONIQUE DE DIVERS SERVICES PREPAYES SERVICES

Patent Applicant/Assignee:

EW HOLDINGS INC, 10509 Vista Sorrento Parkway, Suite 410, San Diego, California 92121, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

NEW Darren, 5390 Caminito Exquisito, San Diego, California 92130, US, US (Residence), US (Nationality), (Designated only for: US)

PASCHINI Miles, 15754 Via de Santa Fe, Rancho Santa Fe, California 92037, US, US (Residence), US (Nationality), (Designated only for: US)

ROSE Marshall, 929 Tuscan Lane, Sacramento, California 95865, US, US (Residence), US (Nationality), (Designated only for: US)

TAMARI Roni Dolev, 8078 Regents Rd., Apt. 101, San Diego, California 92122, US, US (Residence), US (Nationality), (Designated only for: US)

HERBI NAUX Larry, 843A Hampton Ct., Vista, California 92081, US, US (Residence), US (Nationality), (Designated only for: US)

HAZEL Patrick K, P.O. Box 675342, Rancho Santa Fe, California 92067, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

ZIMMER Kevin J et al (agent), c/o COOLEY GODWARD, LLP, Five Palo Alto Square, 3000 El. Camino Road, Palo Alto, California 94306-2155, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200662832 A2-A3 20060615 (WO 0662832)

Application: WO 2005US43705 20051202 (PCT/WO US2005043705)

Priority Application: US 20047663 20041207

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KN KP KR
KZ LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG
PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC
VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 12016

Fulltext Availability:
Detailed Description

Detailed Description

... certain cases, thus reducing latency by obviating the need to interface with a distal prepaid **service provider**.

After the **customer** purchases a **pre - paid** amount of a **good** or **service**, the customer either receives a personal **identification number** (PIN) or **confirmation** that a **prepaid** card is purchased at a point-of-sale has been activated. In an exemplary embodiment...

10/3, K/10 (Item 3 from file: 349)
DI ALOG(R) File 349: PCT FULLTEXT
(c) 2008 WPO/Thomson. All rts. reserv.

01064193 **Image available**

PREPAID BROADBAND INTERNET AND SOFTWARE SERVICE METHOD AND APPARATUS
PROCEDE ET DISPOSITIF POUR SERVICE LARGE BANDE A PREPAIEMENT D'ACCES A
L'INTERNET ET A DES LOGICIELS

Patent Applicant/Assignee:

DATAWAVE SYSTEMS INC, 101 West 5th Avenue, Vancouver, British Columbia
V5Y 4A5, CA, CA (Residence), CA (Nationality), (For all designated
states except: US)

Patent Applicant/Inventor:

KNOX David, 1728 Edwards Drive, Unit 19, Point Roberts, WA 98281, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

GIBBONS Jon A (agent), Fleit, Kain, Gibbons, Gutman & Bongini P.L., One
Boca Commerce Center, Suite 111, 551 Northwest 77th Street, Boca Raton,
FL 33487, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200393933 A2-A3 20031113 (WO 0393933)
Application: WO 2003US13511 20030429 (PCT/WO US03013511)
Priority Application: US 2002134211 20020429

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE
SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 7970

Fulltext Availability:
Detailed Description

Detailed Description

... prepaid long distance telephone service.

Prepaid services have advantages over other more conventional methods of **service** provision. For example, the customer may be anonymous, thereby maintaining privacy. A customer need not...

...worry about the cost of the service becoming unexpectedly excessive. No customer billing by the **service provider** is necessary and the customer receives no surprise bills. Consequently, prepaid **services** are an effective tool for managing a budget of a customer. Furthermore, since

the prepaid **service provider** need not administer customer collections or customer contracts, prepaid **service** is an effective **service distribution tool for service providers**.

Internet **service**, particularly high speed broadband Internet **service**, can be an expensive proposition for the occasional customer. Such Internet **service** includes cable or DSL and typically requires a long-term contract with the **service provider**. Presently, monthly billing averages around fifty dollars per month. While customers may prefer the **service**, occasional use of the **service** weighed against the cost may prove undesirable to certain customers. In this case a customer ...

10/3/11 (Item 4 from file: 349)

DI ALOG (R) File 349: PCT FULLTEXT

(c) 2008 WPO Thomson. All rights reserved.

00989387 **Image available**

METHODS AND SYSTEMS FOR FULFILLING A PREPAID TELECOMMUNICATION SERVICES ACCOUNT

PROCEDES ET SYSTEMES DE MISE EN OEUVRE D'UN COMPTE DE SERVICES DE TELECOMMUNICATION PREPAYES

Patent Applicant/Assignee:

QUEST COMMUNICATIONS INTERNATIONAL INC, Intellectual Property Group, Law Department, 1801 California Street, Suite 3800, Denver, CO 80202, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

WELTON Mark, 9605 Tackroom Lane, Great Falls, VA 22066, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

KING Chad (et al) (agent), Townsend and Townsend and Grew LLP, Two Embarcadero Center, 8th Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200319409 A1 20030306 (WO 0319409)

Application: WO 2002US27481 20020826 (PCT/WO US0227481)

Priority Application: US 2001939519 20010824

Parent Application/Grant:

Related by Continuation to: US 2001939519 20010824 (CIP)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13589

Fulltext Availability:

Detailed Description

Detailed Description

... communication with the customer 208.

[721 According to one embodiment, an employee of issuer 202 **completes** the off-line **fulfillment** transaction by initiating a communication with **service provider** 204 to **complete** the **fulfillment** transaction. For instance, the employee might call an operator of **provider** 204 to relay the details of the transaction (i.e., the identifier, the amount of the credit, and the **customer** response to any **service provider** rules, discussed above), optionally obtaining a **confirmation number** for the transaction. **Provider** 204 is then responsible for adding the proper

amount of credit to the customer's **prepaid** account and billing issuer 202 for the amount of the credit. Alternatively, the employee might...

10/3, K/12 (Item 5 from file: 349)

DI ALOG(R) File 349: PCT FULLTEXT

(c) 2008 WPO Thomson. All rts. reserv.

00969574 **Image available**

A METHOD OF PERFORMING A PARKING TRANSACTION

PROCEDE PERMETTANT D'EFFECTUER UNE TRANSACTION POUR UNE PLACE DE PARKING

Patent Applicant/Assignee:

SYSTEMS@WORK PTE LTD, 95 South Bridge Road #07-08, Pidemco Centre,
Singapore 058717, SG, SG (Residence), SG (Nationality), (For all
designated states except: US)

Patent Applicant/Inventor:

NG Fook Sun, c/o Systems@Work Pte. Ltd., 51 Science Park Road #04-24 The
Aries, Innovation Centre, Singapore Science Park II, Singapore 117586,
SG, SG (Residence), MY (Nationality), (Designated only for: US)

NG Edwin, c/o Systems@Work Pte. Ltd., 51 Science Park Road #04-24 The
Aries, Innovation Centre, Singapore Science Park II, Singapore 117586,
SG, SG (Residence), MY (Nationality), (Designated only for: US)

WONG James, c/o Systems@Works Pte. Ltd., 51 Science Park Road #04-24 The
Aries, Innovation Centre, Singapore Science Park II, Singapore 117586,
SG, SG (Residence), SG (Nationality), (Designated only for: US)

Legal Representative:

GREENE-KELLY James Patrick (agent), Lloyd Wse, Tanjong Pagar, P.O. Box
636, Singapore 910816, SG

Patent and Priority Information (Country, Number, Date):

Patent: WO 2002103640 A1 20021227 (WO 02103640)

Application: WO 2002SG123 20020618 (PCT/WO SG0200123)

Priority Application: SG 20013647 20010618

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8396

Fulltext Availability:

Detailed Description

Detailed Description

... io in association with the identification code and, at the time the
transaction occurs, the **user** contacts the parking **service provider**
or be contacted by the parking **service provider** using the telephone
number to **confirm** the transaction.

Typically, the payment method may be by a **prepaid** or stored value
account, 1 5 credit card, debit card, bank account, a billing account...

10/3, K/13 (Item 6 from file: 349)

DI ALOG(R) File 349: PCT FULLTEXT

(c) 2008 WPO Thomson. All rts. reserv.

00907454 **Image available**

METHOD AND SYSTEM FOR RE-VALUING PREPAID TELEPHONE ACCOUNTS

PROCEDE ET SYSTEME DE RECHARGE DE COMPTES TELEPHONE PRE-PAYES

Patent Applicant/Assignee:

MAI KONA CORPORATION N V, John. B. Gorisaweg 14, Curacao, AN, NL

(Residence), NL (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
BLEEKER Edwin, Reine Claudestraat 4, NL-1326 JE Almere, NL, NL
(Residence), NL (Nationality), (Designated only for: US)
Legal Representative:
JORRI TSMA Ruurd (agent), Nederlandsch Octrooi bureau, Scheveningseweg 82,
P.O. Box 29720, NL-2502 LS The Hague, NL,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200241620 A2-A3 20020523 (WO 0241620)
Application: WO 2001NL797 20011031 (PCT/WO NL0100797)
Priority Application: WO 2000NL842 20001117
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5511

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... message comprising an
acknowledgement. In this embodiment, the user only has to contact the
intermediate **service provider** and **provide** a first **code** (such a
PIN code) to re-value the **prepaid** account. The intermediate **service
provider** forwards a codesecond code (which may be a regular re-value
code, but also any...
...as a period of time, a time slice or a time package) to the telephone
service provider, without the telephone **user** being aware of it.

In a still further embodiment, the method comprises the further steps
...

Claim

1 Method for re-valuing a prepaid telephone account with a predetermined
amount, the **prepaid** telephone account being administered by a telephone
service provider, comprising the steps of: receiving an
authentication code from a telephone **user** (11) by an intermediate
vendor
(10);
receiving a telephone number associated with the telephone **user** (11) by
the
intermediate **vendor** (10);
0 checking the authentication code with the telephone number in an
intermediate database...

10/3, K/14 (Item 7 from file: 349)
DI ALOG(R) File 349: PCT FULLTEXT
(c) 2008 WPO/Thomson. All rts. reserv.

00907453 **Image available**
METHOD AND SYSTEM FOR REVALUING PREPAID TELEPHONE ACCOUNTS
PROCEDE ET SYSTEME DE RECHARGEMENT DE COMPTES TELEPHONIQUES PREPAYES

Patent Applicant/Assignee:
MAIKONA CORPORATION N.V., John B. Gorsiraweg 14, Curacao, AN, NL
(Residence), NL (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:

BLEEKER Edwin, Reine Claudestraat 4, NL-1326 JE Almere, NL, NL
(Residence), NL (Nationality), (Designated only for: US)

Legal Representative:

JORRITSMA Ruurd (et al) (agent), Nederlandsch Octrooibureau,
Scheveningseweg 82, P.O. Box 29720, NL-2502 LS The Hague, NL,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200241619 A1 20020523 (WO 0241619)

Application: WO 2000NL842 20001117 (PCT/WO NL0000842)

Priority Application: WO 2000NL842 20001117

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3650

Fulltext Availability:

Detailed Description

Detailed Description

... valid revalue codes, the revalue message being sent after receiving an
acknowledgement from the telephone **service provider** that the prepaid
telephone account has been revalued, the revalue message comprising an
acknowledgement. In this embodiment, the user only has to contact the
intermediate **service provider** and **provide** a first **code** (such a
PIN code) to revalue the **prepaid** account. The intermediate **service
provider** forwards a second code (which may be a regular revalue code,
but also any other...

...as a period of time, a time slice or a time package) to the telephone
service provider, without the telephone **user** being aware of it.

In a still further embodiment, the method comprises the farther steps...

10/3, K/15 (Item 8 from file: 349)

DI ALOG(R) File 349: PCT FULLTEXT

(c) 2008 WPO/Thomson. All rts. reserv.

00878893 **Image available**

**SYSTEMS AND METHODS FOR TRADING AND ORIGINATING FINANCIAL PRODUCTS USING A
COMPUTER NETWORK**

**SYSTEMES ET PROCEDES DE COMMERCIALISATION ET DE CREATION DE PRODUITS
FINANCIERS AU MOYEN D'UN RESEAU INFORMATIQUE**

Patent Applicant/Assignee:

THE DEBT EXCHANGE INC, 101 Arch Street, Suite 410, Boston, MA 02110, US,
US (Residence), US (Nationality)

Inventor(s):

GOODWIN Thomas R, 690 Bay Road, Hamilton, MA 01982, US,

GREENLAND Kingsley J II, 7 Brett's Farm Road, Norfolk, MA 02056, US,

HOUNSELL Bruce K, 51 Fulton Street, Apt. 3, Boston, MA 02109, US,

JAKUBOWSKI William J, 57 Charter Street, Apt. 1B, Boston, MA 02113, US,

Legal Representative:

M RABITO A Jason (agent), Mintz, Levin, Cohn, Ferris, Givsky and Popeo,
P.C., One Financial Center, Boston, MA 02111, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200213111 A1 20020214 (WO 0213111)

Application: WO 2001US25233 20010810 (PCT/WO US0125233)

Priority Application: US 2000224240 20000810

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17343

Fulltext Availability:

Detailed Description

Detailed Description

... the management and download of templates used by Sellers to prepare the documentation for financial **products** they want to sell, along with the ability to upload this information to the site. Examples of this interface are **provided** herein. Financial **Product** Management 56 is a Subsystem for allowing a Seller to specify a financial **product** (e.g., loan, security, **certificate of deposit**, mutual **fund**, etc.), a Buyer to specify the type of financial product she is interested in buying, and the function to match **Buyers** to **Sellers** based on the criteria specified by each. Financial Product Management 56, in at least one...

10/3, K/16 (Item 9 from file: 349)

DI ALOG(R) File 349: PCT FULLTEXT

(c) 2008 WPO/Thomson. All rts. reserv.

00849469

METHOD AND APPARATUS FOR PROCESSING ESCROW TRANSACTIONS

PROCEDE ET APPAREIL POUR TRAITER LES TRANSACTIONS D'ENTRERTEMENT

Patent Applicant/Inventor:

TRIOLA C Richard, 259 Lower Cliff Drive, Suite 611, Laguna Beach, CA
92651, US, US (Residence), US (Nationality)

Legal Representative:

DELANEY Karoline A (agent), Knobbe, Martens, Olson and Bear, LLP, 620
Newport Center Drive, 16th Floor, Newport Beach, CA 92660, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200182189 A1 20011101 (WO 0182189)

Application: WO 2001US13021 20010420 (PCT/WO US0113021)

Priority Application: US 2000198785 20000420

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ CZ (utility
model) DE DE (utility model) DK DK (utility model) DM DZ EE EE (utility
model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN IS JP KE KG
KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU
SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5446

Fulltext Availability:

Detailed Description

Detailed Description

... opening, servicing, real-time or near-real time status of the broker, title company, lender, **vendor**, **buyer** and **seller**, and closing of an escrow via a medium such as the internet. Multiple access methods are employed. The present invention **provides** digital

computerization and internet type process implementation for escrows including, but not limited to.

escrow transaction coordination,
escrow vendor **service** transaction coordination
escrow status coordination and communication,
seamless **escrow** transactions,
party and third party personal **identification authentication**, such as
on-line digital signature, thumb-print, retinal scan, video signature
authentication, digital **certificate authentication**, and the like
(generically referred to hereinafter as identification authentication; no
limitation on the scope...

10/3, K/17 (Item 10 from file: 349)

DI ALOG(R) File 349: PCT FULLTEXT

(c) 2008 WPO/Thomson. All rts. reserv.

00807745 **Image available**

METHOD AND SYSTEM FOR FUNDING A FINANCIAL ACCOUNT

PROCEDE ET SYSTEME POUR FINANCER UN COMPTE FINANCIER

Patent Applicant/Assignee:

EFUNDS CORPORATION, 400 W Deluxe Parkway, Milwaukee, W 53212, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

STEWART Whitney, 3625 Fillmore Street #7, San Francisco, CA 94123, US, US
(Residence), US (Nationality), (Designated only for: US)

HILL Bob, 15819 28th Drive N.E., Mill Creek, WA 98012, US, US (Residence)
, US (Nationality), (Designated only for: US)

KOEP Connie, 15896 Clayton Avenue East, Rosemount, MN 55068, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

WOLFE Sheldon L (agent), Michael Best & Friedrich LLP, 100 East Wisconsin
Avenue, Milwaukee, W 53202, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200141355 A1 20010607 (WO 0141355)

Application: WO 2000US42403 20001130 (PCT/WO US0042403)

Priority Application: US 99168272 19991201; US 99168276 19991201; US
99168273 19991201; US 2000209476 20000605; US 2000209446 20000605

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10252

Fulltext Availability:

Detailed Description

Detailed Description

... g., a money market account). Furthermore, the financial account may be
implemented as a demand **deposit account**, a **certificate of deposit**
account, a secure credit offerings account, an IRA account or the like.

10 Generally speaking, the system 10 includes a **client** 25, a **service**
provider server 30, a financial institution server 35, an automated
clearing house 40, a financial institution...

10/3, K/18 (Item 1 from file: 350)

DI ALOG(R) File 350: Derwent WPI X

(c) 2008 Thomson Reuters. All rts. reserv.

0014887909 - Drawing available

WPI ACC NO: 2005-235651/200525

XRPX Acc No: N2005-194044

Digital content provision method e.g. for music, involves sending prepaid digital content card activation confirmation data to digital content provider based on confirmation request sent in response to content request from consumer

Patent Assignee: AT & T CORP (AMTT); BAROSS J (BARO-I); EVANS M P (EVAN-I); PALUMBO M (PALU-I)

Inventor: BAROSS J; BAROSS J F; EVANS M P; PALUMBO M

Patent Family (3 patents, 35 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
EP 1519332	A1	20050330	EP 2004104654	A	20040924	200525 B
US 20050067483	A1	20050331	US 2003506583	P	20030926	200525 E
			US 2003750362	A	20031231	
CA 2482206	A1	20050326	CA 2482206	A	20040922	200527 E

Priority Applications (no., kind, date): US 2003506583 P 20030926; US 2003750362 A 20031231

Patent Details

Number	Kind	Lang	Pg	Dwg	Filing Notes
EP 1519332	A1	EN	16	3	
Regional Designated States, Original: AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR					
US 20050067483	A1	EN			Related to Provisional US 2003506583
CA 2482206	A1	EN			

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...unique identification information associated with a prepaid digital content medium (PDCM) from a consumer distributor of the PDCM. Upon payment for the PDCM by a purchaser, unique identifying information associated with the PDCM is sent to an authentication service provider, and the PDCM is activated based upon the identification information. The authentication service provider sends confirmation of activation of the PDCM to a digital content provider in response to a request for confirmation from the digital content provider, where the digital content provider sends the request for confirmation in response to a request for the digital content by...

Claims:

10/3, K/19 (Item 2 from file: 350)

DI ALOG(R) File 350: Derwent WPI X

(c) 2008 Thomson Reuters. All rts. reserv.

0014370727 - Drawing available

WPI ACC NO: 2004-559540/200454

Voice recognition-based automatic dialing system and method thereof

Patent Assignee: CH D W (CHDW-I)

Inventor: KO S U; CH D W; PARK M C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
KR 2004032300	A	20040417	KR 200261375	A	20021009	200454 B

Priority Applications (no., kind, date): KR 200261375 A 20021009

Patent Details

Number	Kind	Lang	Pg	Dwg	Filing Notes
KR 2004032300	A	KO	1	10	

Alerting Abstract ...information of a pre-paid card of the user. A

database(DB) server(5) keeps **user** data. A **service provider** issues a **pre - paid** card and stores an **authentication number** of the **pre - paid** card in the DB server(5). The user buys the **pre - paid** card, accesses the Web server(9), inputs a purchase card number recorded on the pre...

Original Publication Data by Authority

Argentina

^ 10/3, K/20 (Item 3 from file: 350)

DI ALOG(R) File 350: Derwent WPI X

(c) 2008 Thomson Reuters. All rts. reserv.

0013402716 - Drawing available

WPI ACC NO: 2003-492914/200346

XRPX Acc No: N2003-391602

Auxiliary service provision method in computer network marketplace, involves expediting secondary transaction process for providing auxiliary service between user and service provider, based on user input

Patent Assignee: U HAUL INT INC (UHAU-N)

Inventor: KESTNER J A; SHOEN E J; SHOEN S J; VENKATARAMAN S

Patent Family (2 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20030078852	A1	20030424	US 200183726	A	20011019	200346 B
CA 2398508	A1	20030419	CA 2398508	A	20020815	200346 E

Priority Applications (no., kind, date): US 200183726 A 20011019

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030078852	A1	EN	24	6	
CA 2398508	A1	EN			

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...a site on a computer network and is operated by a host that determines which **service** providers will be listed on the site. A typical self-help moving customer may enter...

...draws the customer to the site. Once in the marketplace, the customer can view informational **content** on numerous **vendors** providing services relating to moving and relocating. Based on the estimates provided by the marketplace, the **customer** selects the **vendor** and "purchases/prepays for" his services on the marketplace. The funds are held in **escrow** until the transaction is fulfilled to the customer's satisfaction. The customer is provided a confirmation code. The code is **given** to the service provider upon **completion** of the job. This is the key that unlocks the funds. The marketplace also does not release the funds unless and until all parties are satisfied with the transaction. The **customer** selects the **vendor** that best suits the needs and budget of the **customer** by viewing rates, reviews, ratings, customer feedback, and background information on the vendor. In this...

Claims:

10/3, K/21 (Item 4 from file: 350)

DI ALOG(R) File 350: Derwent WPI X

(c) 2008 Thomson Reuters. All rts. reserv.

0012764951

WPI ACC NO: 2002-618620/200266

Related WPI Acc No: 2002-538566; 2002-618622; 2005-424434

XRPX Acc No: N2002-489780

Electronic access certificate is purchased before accessing required

contents using indicators that indicate specific location comprising menu of contents, in it

Patent Assignee: HOVSEPIAN B (HOVS-I)

Inventor: HOVSEPIAN B

Patent Family (6 patents, 99 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020095390	A1	20020718	US 2001261789	P	20010117	200266 B
			US 200252837	A	20020117	
WO 2002057880	A2	20020725	WO 2002US1328	A	20020117	200266 E
EP 1360629	A2	20031112	EP 2002705822	A	20020117	200377 E
			WO 2002US1328	A	20020117	
AU 2002239946	A1	20020730	AU 2002239946	A	20020117	200427 E
CN 1541366	A	20041027	CN 2002806691	A	20020117	200512 E
AU 2002239946	A8	20051006	AU 2002239946	A	20020117	200612 E

Priority Applications (no., kind, date): US 2001261789 P 20010117; US 200252837 A 20020117

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020095390	A1	EN	17	11	Related to Provisional US 2001261789
WO 2002057880	A2	EN			

National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

EP 1360629 A2 EN PCT Application WO 2002US1328
Based on CPI patent WO 2002057880

Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

AU 2002239946 A1 EN Based on CPI patent WO 2002057880
AU 2002239946 A8 EN Based on CPI patent WO 2002057880

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...A pre-paid electronic access system enables a consumer to **receive goods, services**, or any other type of content through **specified, designated** web sites by purchasing, in advance, a **certificate providing** access to the system. The access certificate includes an alphanumeric sequence which is authenticated by system components prior to allowing access to content. **Merchants** and **consumers** may also use this type of **electronic** access to also reduce the risk inherent in business transactions...

...A pre-paid electronic access system enables a consumer to receive **goods, services**, or any **other type** of content through specified, **designated** web sites by **purchasing**, in advance, a **certificate providing** access to the system. The access **certificate** includes an alphanumeric sequence which is **authenticated** by system components prior to allowing access to content. **Merchants** and **consumers** may also use this type of electronic access to also reduce **the risk inherent** in business transactions...

Claims:

10/3, K/22 (Item 5 from file: 350)

DI ALOG(R) File 350: Derwent WPI X

(c) 2008 Thomson Reuters. All rts. reserv.

0012696033 - Drawing available

WPI ACC NO: 2002-547033/200258

XRPX Acc No: N2002-433071

Billing method for professional services over telephone, involves debiting prepaid account for calling party for charges payable to callers party after receiving identification from calling party

Patent Assignee: AFANA M M (AFAN-I); MCI INC (MCI-M-N); MCI WORLDCOM INC (MCI-W-N); RAYTHEON CO (RAYT); WORLDCOM INC (WORL-N)

Inventor: AFANA M M; RORICK T P

Patent Family (9 patents, 96 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020064261	A1	20020530	US 2000750619	A	20001130	200258 B
WO 2002045402	A1	20020606	WO 2001US51130	A	20011013	200258 E
AU 200231372	A	20020611	AU 200231372	A	20011013	200264 E
EP 1340364	A1	20030903	EP 2001991638	A	20011013	200365 E
			WO 2001US51130	A	20011013	
BR 200115735	A	20040113	BR 200115735	A	20011013	200409 E
			WO 2001US51130	A	20011013	
JP 2004515168	W	20040520	WO 2001US51130	A	20011013	200434 E
			JP 2002546413	A	20011013	
AU 2004201413	A1	20040429	AU 200231372	A	20011013	200457 NCE
			AU 2004201413	A	20040405	
US 6826269	B2	20041130	US 2000750619	A	20001130	200479 E
MX 2003004667	A1	20041201	WO 2001US51130	A	20011013	200561 E
			MX 20034667	A	20030527	

Priority Applications (no., kind, date): US 2000750619 A 20001130; AU 2004201413 A 20040405

Patent Details

Number	Kind	Lang	Pg	Dwg	Filing Notes
US 20020064261	A1	EN	8	4	
WO 2002045402	A1	EN			
National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200231372	A	EN			Based on CPI patent WO 2002045402
EP 1340364	A1	EN			PCT Application WO 2001US51130 Based on CPI patent WO 2002045402
Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
BR 200115735	A	PT			PCT Application WO 2001US51130 Based on CPI patent WO 2002045402
JP 2004515168	W	JA	38		PCT Application WO 2001US51130 Based on CPI patent WO 2002045402
AU 2004201413	A1	EN			Division of application AU 200231372
MX 2003004667	A1	ES			PCT Application WO 2001US51130 Based on CPI patent WO 2002045402

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...A system and methods for billing **clients** of services providers are presented. Calls to the services providers are received at a prepaid calling center where the clients are prompted to **provide** an **identification number**. The **identification number** is then **used** to **retrieve** a record from a database which includes the client's debit account information as well as...

...services provider, and the services provider's telephone number. After retrieving the foregoing information, the **prepaid calling center** **completes** a telephone call between the **client** and the services provider. The **prepaid** calling centers then debits the **prepaid** account at a

prescribed billing rate until the telephone call is terminated...

...A system and methods for billing **clients** of services providers are presented. Calls to the services providers are received at a prepaid...

...an identification number. The identification number is then used to retrieve a record from a **database** which includes the client's debit account information as well as a menu of services available from a services **provider**, and the services **provider**'s telephone number. After retrieving the foregoing information, the **prepaid** calling center **completes** a telephone call **between** the **client** and the services **provider**. The **prepaid** calling centers then debits the **prepaid** account at a prescribed billing **rate** until the telephone call is terminated...

Cla i ms:

10/3, K/23 (Item 6 from file: 350)

DI ALOG(R) File 350: Derwent WPI X

(c) 2008 Thomson Reuters. All rts. reserv.

0011098229 - Drawing available

WPI ACC NO: 2002-033974/200204

XRPX Acc No: N2002-026178

Payment execution method for prepaid card systems, involves completing transaction between merchant and consumer only if consumer account satisfies digital petty cash server transaction amount

Patent Assignee: DUOCASH INC (DUOC-N); NAPPE V (NAPP-I); QUIRK S (QUIR-I)

Inventor: NAPPE V; QUIRK S

Patent Family (5 patents, 94 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20010047334	A1	20011129	US 2000206758	P	20000524	200204 B
			US 2001865039	A	20010524	
WO 2001091035	A1	20011129	WO 2001US17141	A	20010524	200204 E
AU 200174979	A	20011203	AU 200174979	A	20010524	200221 E
EP 1320828	A1	20030625	EP 2001941643	A	20010524	200341 E
			WO 2001US17141	A	20010524	
BR 200111117	A	20040706	BR 200111117	A	20010524	200445 E
			WO 2001US17141	A	20010524	

Priority Applications (no., kind, date): US 2000206758 P 20000524; US 2001865039 A 20010524

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010047334	A1	EN	12	4	Related to Provisional US 2000206758
WO 2001091035	A1	EN			
National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200174979	A	EN			Based on CPI patent WO 2001091035
EP 1320828	A1	EN			PCT Application WO 2001US17141
					Based on CPI patent WO 2001091035
Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
BR 200111117	A	PT			PCT Application WO 2001US17141
					Based on CPI patent WO 2001091035

Original Publication Data by Authority

Argentina

Assignee name & address:

Cla i ms:

...method for executing payment for transaction of goods or services

between a merchant and a **consumer** comprising the steps of: a) the merchant requesting the **consumer** to provide to it a **consumer** account identifier that identifies a prepaid **consumer** account for use with a specific service; b) the consumer providing the requested account identifier to the merchant; c) the merchant using a merchant computer to send to a digital petty cash server (DPCS) a first transaction request message comprising the **consumer** account identifier provided by the **consumer** and a merchant transaction amount for which authorization is being requested; d) the DPCS sending to an account server a second transaction authorization request...

10/3, K/24 (Item 7 from file: 350)

DI ALOG (R) File 350: Derwent WPI X

(c) 2008 Thomson Reuters. All rts. reserv.

0006266833 - Drawing available

WPI ACC NO: 1993-058962/199307

Related WPI Acc No: 2001-549470; 2002-130114; 2002-216144; 2002-239126;

2002-443439; 2002-443440; 2002-443441; 2002-443442; 2002-488940;

2002-499393; 2003-090404; 2003-353507

XRPX Acc No: N1993-044906

Computer system for bill payment at consumer instruction - includes access device used by consumer to access computer system from remote location, with bill payment made at consumer's instructions

Patent Assignee: CHECKFREE CORP (CHECF); JOHNSON M A (JOHN-I); KIGHT P (KIGH-I); KIGHT P J (KIGH-I); KITCHEN W (KITC-I); KITCHEN W C (KITC-I)

Inventor: CHRISTENSON T K; COOK K; JOHNSON M A; KIGHT P; KIGHT P J; KITCHEN W; KITCHEN W C; LACH R; LACK R; POINTER P

Patent Family (19 patents, 17 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 1993002422	A1	19930204	WO 1992US5774	A	19920708	199307 B
AU 199224285	A	19930223	AU 199224285	A	19920708	199324 E
US 5383113	A	19950117	US 1991736071	A	19910725	199509 E
US 5873072	A	19990216	US 1991736071	A	19910725	199914 E
			US 1995372620	A	19950113	
US 20010044776	A1	20011122	US 1991736071	A	19910725	200176 E
			US 1995372620	A	19950113	
			US 1999250675	A	19990216	
			US 2001877192	A	20010611	
US 20020062282	A1	20020523	US 1991736071	A	19910725	200239 E
			US 1995372620	A	19950113	
			US 1999250711	A	19990216	
			US 200125897	A	20011226	
US 20020065773	A1	20020530	US 1991736071	A	19910725	200240 E
			US 1995372620	A	19950113	
			US 1999250711	A	19990216	
			US 2001999903	A	20011226	
US 20040064407	A1	20040401	US 1991736071	A	19910725	200425 E
			US 1995372620	A	19950113	
			US 199834561	A	19980303	
			US 1999250711	A	19990216	
			US 2001795314	A	20010301	
			US 2003608413	A	20031124	
US 20040064408	A1	20040401	US 1991736071	A	19910725	200425 E
			US 1995372620	A	19950113	
			US 199834561	A	19980303	
			US 1999250711	A	19990216	
			US 2001795314	A	20010301	
			US 2003608414	A	20031124	
US 20040064409	A1	20040401	US 1991736071	A	19910725	200425 E
			US 1995372620	A	19950113	
			US 199834561	A	19980303	
			US 1999250711	A	19990216	
			US 2001795314	A	20010301	
			US 2003608433	A	20030630	
US 20040064410	A1	20040401	US 1991736071	A	19910725	200425 E
			US 1995372620	A	19950113	

			US 199834561	A	19980303		
			US 1999250711	A	19990216		
			US 2001795314	A	20010301		
US 20040078329	A1	20040422	US 2003608439	A	20030630	200428	E
			US 1991736071	A	19910725		
			US 1995372620	A	19950113		
			US 199834561	A	19980303		
			US 1999250711	A	19990216		
			US 2001795314	A	20010301		
US 20040083167	A1	20040429	US 2003608548	A	20031201	200429	E
			US 1991736071	A	19910725		
			US 1995372620	A	19950113		
			US 199834561	A	19980303		
			US 1999250711	A	19990216		
			US 2001795314	A	20010301		
US 20040083171	A1	20040429	US 2003608420	A	20030630	200429	E
			US 1991736071	A	19910725		
			US 1995372620	A	19950113		
			US 1999250711	A	19990216		
US 20040093305	A1	20040513	US 2003697288	A	20031031	200432	E
			US 1991736071	A	19910725		
			US 1995372620	A	19950113		
			US 1999250711	A	19990216		
US 7107244	B2	20060912	US 2003697114	A	20031031	200660	E
			US 1991736071	A	19910725		
			US 1995372620	A	19950113		
			US 1999250675	A	19990216		
US 7213003	B1	20070501	US 2001877192	A	20010611	200730	E
			US 1991736071	A	19910725		
			US 1995372620	A	19950113		
			US 1999250675	A	19990216		
US 7240031	B1	20070703	US 2000542109	A	20000331	200746	E
			US 1991736071	A	19910725		
			US 1995372620	A	19950113		
			US 1999250675	A	19990216		
US 7383226	B2	20080603	US 2000540011	A	20000331	200839	NCE
			US 199834561	A	19980303		
			US 2001795314	A	20010301		
			US 2003608548	A	20031201		

Priority Applications (no., kind, date): US 1991736071 A 19910725; US 1995372620 A 19950113; US 199834561 A 19980303; US 1999250675 A 19990216; US 1999250711 A 19990216; US 2000542109 A 20000331; US 2000540011 A 20000331; US 2001795314 A 20010301; US 2001877192 A 20010611; US 200125897 A 20011226; US 2001999903 A 20011226; US 2003608420 A 20030630; US 2003608433 A 20030630; US 2003608439 A 20030630; US 2003697114 A 20031031; US 2003697288 A 20031031; US 2003608413 A 20031124; US 2003608414 A 20031124; US 2003608548 A 20031201

Patent Details

Number	Kind	Lang	Pg	Dwg	Filing Notes
WO 1993002422	A1	EN	25	5	
National Designated States, Original: AU JP					
Regional Designated States, Original: AT BE CH DE DK ES FR GB GR IT LU MC NL SE					
AU 199224285	A	EN			Based on CPI patent WO 1993002422
US 5383113	A	EN	16	5	
US 5873072	A	EN			Continuation of application US 1991736071
US 20010044776	A1	EN			Continuation of patent US 5383113
1991736071					Continuation of application US 1995372620
1995372620					Continuation of application US 1999250675
1999250675					Continuation of patent US 5383113
					Continuation of patent US 5873072

US 20020062282 1991736071	A1	EN	Continuation of application US
1995372620			Continuation of application US
1999250711			Continuation of application US
US 20020065773 1991736071	A1	EN	Continuation of application US
1995372620			Continuation of application US
1999250711			Continuation of application US
US 20040064407 1991736071	A1	EN	Continuation of application US
1995372620			Continuation of application US
			Division of application US 199834561
1999250711			Continuation of application US
2001795314			Continuation of application US
			Continuation of patent US 5383113
			Continuation of patent US 5873072
			Division of patent US 6289322
US 20040064408 1991736071	A1	EN	Continuation of application US
1995372620			Continuation of application US
			Division of application US 199834561
1999250711			Continuation of application US
2001795314			Continuation of application US
			Continuation of patent US 5383113
			Continuation of patent US 5873072
			Division of patent US 6289322
US 20040064409 1991736071	A1	EN	Continuation of application US
1995372620			Continuation of application US
			Division of application US 199834561
1999250711			Continuation of application US
2001795314			Continuation of application US
			Continuation of patent US 5383113
			Continuation of patent US 5873072
			Division of patent US 6289322
US 20040064410 1991736071	A1	EN	Continuation of application US
1995372620			Continuation of application US
			Division of application US 199834561
1999250711			Continuation of application US
2001795314			Continuation of application US
			Continuation of patent US 5383113
			Continuation of patent US 5873072
			Division of patent US 6289322
US 20040078329 1991736071	A1	EN	Continuation of application US
1995372620			Continuation of application US
			Division of application US 199834561

1999250711			Continuation of application	US
2001795314			Continuation of application	US
US 20040083167	A1	EN	Continuation of patent	US 5383113
1991736071			Continuation of patent	US 5873072
			Division of patent	US 6289322
1995372620			Continuation of application	US
			Continuation of application	US
			Division of application	US 199834561
			Division of application	US 1999250711
2001795314			Continuation of application	US
			Continuation of patent	US 5383113
			Continuation of patent	US 5873072
			Division of patent	US 6289322
US 20040083171	A1	EN	Continuation of application	US
1991736071			Continuation of application	US
1995372620			Continuation of application	US
1999250711			Continuation of patent	US 5383113
			Continuation of patent	US 5873072
US 20040093305	A1	EN	Continuation of application	US
1991736071			Continuation of application	US
1995372620			Continuation of application	US
1999250711			Continuation of patent	US 5383113
			Continuation of patent	US 5873072
US 7107244	B2	EN	Continuation of application	US
1991736071			Continuation of application	US
1995372620			Continuation of application	US
1999250675			Continuation of patent	US 5383113
			Continuation of patent	US 5873072
US 7213003	B1	EN	Continuation of application	US
1991736071			Continuation of application	US
1995372620			Continuation of application	US
1999250675			Continuation of patent	US 5383113
			Continuation of patent	US 5873072
US 7240031	B1	EN	Continuation of application	US
1991736071			Continuation of application	US
1995372620			Continuation of application	US
1999250675			Continuation of patent	US 5383113
			Continuation of patent	US 5873072
US 7383226	B2	EN	Division of application	US 199834561
			C-I-P of application	US 2001795314
			Division of patent	US 6289322

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A computerized payment system by which a consumer may instruct a **service provider** by telephone, computer terminal, or other telecommunications means to pay various bills without the ... A computerized payment system by which a consumer may instruct a **service provider** by telephone, computer terminal, or other telecommunications methods to pay various bills without the consumer...

...restriction as to where the consumer banks and what bills are to be paid. The **service provider** collects consumers' information, financial institutions information and merchant information and arranges payment based on a...

...A system and method for paying bills which uses bank routing numbers. A **service provider** receives a bank routing number from a consumer, the routing number belonging to the bank at which the **consumer** maintains a **deposit account**. The **service provider** verifies that this received routing number is correct. The **verification** includes comparing the received routing number to a database of routing numbers which the **service provider** has obtained from banks...

Claims: